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ABSTRACT

A 1975 survey of students attending postsecondary institutions in New Jersey focuses primarily on students' financial needs but also includes a great deal of general descriptive information about the students. Only the responses of full-time undergraduate students are included. The sample was random and completed by individual colleges. Covered are: (1) personal and academic characteristics and plans of respondents; (2) student expense budgets; (3) family contribution; (4) available student aid; and (5) patterns in meeting college expenses. Appendices include the survey instrument and a list of participating colleges.
(Author/KE)

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COMMISSION ON FINANCING POSTSECONDARY EDUCATION
STATE OF NEW JERSEY

A PUBLIC COMMISSION APPOINTED BY THE NEW JERSEY BOARD OF HIGHER EDUCATION

THE NEEDS AND RESOURCES OF UNDERGRADUATE STUDENTS IN POSTSECONDARY EDUCATION IN THE STATE OF NEW JERSEY 1974-1975

A study conducted for the

State of New Jersey

COMMISSION ON FINANCING POSTSECONDARY EDUCATION

by the

COLLEGE ENTRANCE EXAMINATION BOARD

and

BROOKDALE ASSOCIATES

September 1975

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Note: It is essential for the reader to understand that this report is published as a companion and supporting document to the Commission's earlier report, entitled, A Special Analysis: Family Financial Circumstances and Patterns of Financing a College Education. We strongly suggest that interested parties refer to that report if their goal is information which will be useful for discussions of financing policy.

CHAPTER I

INTRODUCTION AND SUMMARY

Introduction

New Jersey's post-secondary education system has developed rapidly during the past ten years. Today, the system serves a diverse population and offers a variety of educational opportunities. Despite an expanding data collection system which operates at both the state and federal levels, reliable information about students, particularly about how they finance their education, has been largely unavailable. Consequently, and despite the difficulties involved, the Commission felt it necessary to survey students in order to gather recent information about their academic and financial backgrounds, the bases of their institutional choices, and their future plans. The survey was undertaken in the spring of 1975 under the joint sponsorship of the College Entrance Examination Board and the Commission. This report contains a portion of the results of that survey, focusing primarily on students' financial needs but also including a great deal of general descriptive information about the students.

Only the responses of full-time undergraduate students are included in this report. Of 25,000 full-time and part-time students surveyed, over 6,000 respondents were full-time undergraduate students. The overall response rate to the survey was 31%. The response rate of the full-time undergraduate cannot, however, be determined. Since the 25,000 population was randomly sampled from the universe of collegiate students attending New Jersey institutions, one can assume that the response rate of the full-time undergraduates was also about 31%. It must be emphasized that the sample represents only a population of students attending New Jersey institutions, and to the extent that out-of-state students attend New Jersey institutions, it can be assumed that they are included in the sample. In those sectors where the enrollment of New Jersey students is very high, as in the community colleges, state colleges, and Rutgers, it can be inferred that the sample is representative of New Jersey residents.

Several other facts should be made clear in order to prevent any misinterpretation of the data contained in the report. First, while the sample of students was random, the actual administration of the sample was completed by individual colleges. These institutions were given instructions about how to administer the survey instrument to a random sample of students. However, it cannot be determined whether or not each institution actually carried out its task in precisely the same way. Similarly, the reliability of student responses was not tested. The survey was carried out anonymously in order to increase the chance that students would respond candidly to sensitive questions.

Reliability studies of the SRS have been undertaken and the results have shown it to be a good instrument to collect the type of data in which the Commission has an interest. The study itself has generated a great deal of information which deals with dozens of variables. There has been no attempt made by the staff to ensure that the sample represents the whole population for all of these variables. This is obviously impossible in the case where accurate population information does not exist.

The sample has been validated for variables which were considered central to the purpose of the study.

In the case of a variable where the respondents do not adequately represent the population, respondents can be appropriately weighted in calculations. This has been done throughout the report whenever institutional sectors have been combined to compensate for the over-representation of Rutgers within the respondent pool. No other variables have been weighted in the tables. The staff, however, test weighted several variables and found no appreciable difference between the weighted results and the results published in the report.

Summary

Following is a very brief summary of the information contained in the substantive chapters of this report. While it is by no means comprehensive or definitive, it does attempt to provide the reader with information highlights by chapter and various possible implications of the data.

Chapter 2 - Study Methodology

Chapter 3 - Personal and Academic Characteristics and Plans of the Respondents

The following data elements are included in Chapter 3:

- racial/ethnic attendance by segment
- method of admission by segment
- percentage of matriculants who delayed admission and reasons for delay by segment, race, and income
- primary reasons for attending where enrolled, by segment
- student choices of institutional types if paying for an education were not a problem, by segment and income level
- level of satisfaction with the institution attended, by segment and race
- high school grades by segment
- distribution of academic program enrollment, by segment and race
- planned occupation after graduation, by segment
- planned area of residence after completion of educational program, by segment
- primary reason for not staying in New Jersey after completing education, by segment

Students with different personal and academic characteristics are enrolled in the four types of New Jersey collegiate institutions (the state university, state colleges, community colleges, and independent institutions). Within each sector, however, the student bodies at the various institutions display similar characteristics in terms of high school grades, college grades, and future career plans. Therefore, it would appear that the different sectors are serving somewhat different populations (also borne out by income distribution figures: see the report, "A Special Analysis--Family Financial Circumstances and Patterns of Financing a College Education." Maintaining the diversity of the sectors of higher education would seem advisable in order to meet the different needs of these varied student bodies.

The students at the state university, who tend to be younger than students at other institutions, have usually entered the university directly from high school and are generally unmarried. They have chosen the public university because it is less expensive than independent institutions and it has a fine academic reputation. These students at the state university have the highest high school grade point averages of all students enrolled in public institutions, and they tend to pursue professional, managerial, and administrative careers. While over two-thirds are satisfied with the education they are receiving, if expense was not an obstacle, however, over 50% of the students sampled indicated that they might have preferred to attend an independent institution. Only a quarter of the university students definitely intend to remain in New Jersey following graduation, while 26% of those who wished to leave the state attributed this desire to New Jersey's social environment.

At New Jersey's state colleges, one out of every five students delayed their college career because they became employed, married (58.3% of all state college students are women) or joined the armed services directly following high school. Forty percent of these students delayed entrance into a state college for at least two years. Students tended to select state colleges on the basis of relatively inexpensive tuition charges and in the case of commuter students for accessibility. Once again, while 70% were satisfied with their education, nearly 50% would prefer to attend an independent college if financing were not a problem. Upon graduation from high school, state college students had lower grade point averages than students in the university, yet once in college they earned grades similar to those earned by students in all sectors of higher education. Almost one-third of the students intend to receive bachelor's degrees in education, while 50% of the collective body intend to pursue master's degrees in various fields. Those students who professed a reluctance to remain in the state cited New Jersey's limited job opportunities as the primary reason.

Community college students differ from students found at other institutions in that they are usually older, are married with dependents, and are more likely to be members of a racial minority. They have delayed their education for more than two years following high school graduation. Even if it was financially feasible for them to attend more expensive institutions more often than students in the other

sectors, and two-thirds chose community colleges for either cost or accessibility, they would prefer to remain at a community college. Following the trend that was found with students at the state colleges, the community college students had lower grade averages in high school, but college grades similar to those found in other sectors. Over 70% of these students are in college-transfer programs and they are more likely to prefer to live and work in New Jersey following graduation than their university and state college counterparts.

Students who attend New Jersey's independent institutions are generally young, unmarried, and over 90% have entered their institution directly from high school. Unlike students at the public institutions who are very concerned with the cost of a higher education, these students selected their institutions primarily upon the basis of academic reputation and curriculum offering. Students at the independent institutions had high school grade point averages lower only than those of the state university students and they are the least likely to plan to remain in New Jersey. Only community college students reported more satisfaction with their institutions.

In light of the financing problems affecting all of post-secondary education, it is of particular importance to take note of the influence of cost of attendance on students' choices of institutional type. Of equal importance is the fact that, despite their relative satisfaction, roughly one-half of students sampled at the university and the state colleges might prefer to attend an independent institution if costs were not prohibitive. The question of perceived high quality in the independent sector being unavailable due to expense must be addressed at the state policy level especially in view of the financing plight of independent colleges and their excess capacity compared to the lack of additional spaces in the public sectors.

Chapter 4 - Student Expense Budgets

The following data elements are included in Chapter 4:

- type of housing, by segment
- mean room and board expense, by segment and type of housing
- mean distance of residence from campus, by segment and travel method
- mean transportation expense, by segment and distance
- mean expenditures for clothing, recreation and incidentals, by segment, race, and dependency status
- total maintenance (non-instructional) budgets, by segment
- total maintenance (non-instructional) budgets, by race
- total educational benefits, by segment and race

The non-instructional (maintenance) costs incurred by students are a very real part of the expense of attending an institution of post-secondary education. It is essential for policy makers to understand the nature and level of these expenses when considering such policies as tuition levels and student aid target groups. This chapter shows that, in general, students at the state university have the

lowest non-instructional budgets, those students at the independent colleges the highest, and those at the state and community colleges are between the two and roughly equivalent to each other. It is important to note that on the basis of figures cited in the Commission report, "A Special Analysis--Family Financial Circumstances and Patterns of Financing a College Education," the mean income of university students is significantly greater than that of state and community college students, yet the expense budgets are less and their tuitions only marginally higher. In addition, the state and community colleges enroll greater percentages of low income students whose families are enduring financial sacrifice than does the university. Independent college students are clearly facing both the highest maintenance budgets as well as the greatest tuition charges.

Chapter 5 - The Family Contribution

The following data elements are included in Chapter 5:

- dependency status according to BEOG regulations, by segment
- distribution of student-reported parental income, by segment
- mean student-reported parental income, by race
- comparison of student-reported and CSS-calculated parental contribution, by segment
- comparison of student-reported and CSS-calculated parental contribution, by race
- summary of spouse contribution, by segment
- summary of summer earnings, by segment and by race
- distribution of contribution from saving, by segment and by race
- summary of student benefits, by segment
- summary of family contribution and financial need, by segment and by race

Students attending New Jersey's colleges and universities contribute significantly to the financing of their own education, and they also receive substantial support from their families as well. Almost 83% of all students were able to work at part-time or full-time jobs throughout the school year or summer, netting an average of $1,105. Forty-six percent of these students applied some of these funds to defray educational costs, their average contribution being $690.

The average parental donation for full-time students who receive parental assistance is $1,247 per year, with parents of students at independent institutions providing the largest contribution to their childrens' education at $1,642. Parental support is lower at the state and community college levels primarily because families of students at these institutions are unable to afford larger contributions. In addition, because many of these students are older, married, or independent, they receive little or no parental support.

The average total contribution from student and parents amount to 42% of students' budgets at state colleges and 59% at the university, and averages out to just over 50% of the average student budget across all students and all institutional types. This obviously leaves a great deal of eminent financial need to be met by federal, state and institutional financial aid programs.

Chapter 6 - The Available Student Aid

The following data elements are included in Chapter 6:

- percentage of students applying for financial aid, by segment and by race
- applications for state financial aid, by segment and by race, and reasons given by those not applying
- summary of BEOG recipients and amounts, by segment
- summary of participation in different grant programs, by segment
- distribution of total scholarships and grants, by segment, and total average and average of those receiving
- summary of participation in various loan programs, by segment, including percent, reporting loans and mean amount
- distribution of total current borrowing, by segment and amount with total mean and mean for recipients
- distribution of term-time work, by segment and with mean hours worked
- summary of participation in different employment programs, by segment
- distribution of total term-time employment, by segment and by race
- summary of student aid, by sector and by race

There are five basic sources of financial assistance for students attending institutions of higher education (term-time employment, federal, state, and institutional aid programs, and loans) and these programs are used to different degrees by students in the different sectors. It is important to understand, therefore, that a particular type of aid may be of greater benefit to a student attending an institution in one sector than to a student enrolled in another. In addition, despite the five means of financial aid for higher education, students still confront inadequate sources of funding.

Approximately 45% of the students attending New Jersey institutions applied for financial aid and 31.6% received some form of assistance. Less than 20% of the New Jersey residents received a state grant or loan, many reporting either a lack of awareness of programs or the perception that their family income rendered them ineligible. Of particular importance is the fact that at least 20% of those students with need in excess of $400 per year did not apply for aid. It would appear that more accurate and extensive dissemination of student aid information is necessary.

While average financial aid in the form of grants, loans and work exceeds average need at the community colleges, there is considerable unmet need in the other sectors.

Chapter 7 - Patterns in Meeting College Expenses

The following data elements are included in Chapter 7:

- comparison of total family contribution, by segment and by race

- percent of total resources from family contribution, by segment and by race
- distribution of total grants/and means, by parental income
- total long-term debt, by race (with means)
- comparison of total current borrowing, by family income
- distribution of total long-term debts by segment
- summary of resources and needs, by segment and by race

This chapter is best summarized by referring to the next chapter and by reading the report previously mentioned, "A Special Analysis--Family Financial Circumstances and Patterns of Financing a College Education.

Chapter 8 - Summary and Conclusion

Appendices--The survey instrument, a list of colleges participating, and supplementary tables for chapters and sectors.

CHAPTER II

STUDY METHODOLOGY

There are many varied sources of data on the costs that students must pay for their education, the resources they have available from their families, and the types and amounts of student financial aid available to them from different sources. All of these data bases are limited to one degree or another by the fact that they are based on different years; are analyses of different sub-groups, groups, or populations; employ different methodologies and utilize different assumptions, and, describe different financial aid programs. The ways in which all these data bases can be combined and utilized to produce accurate estimations of the costs of education to New Jersey students, the resources New Jersey students have available to them, and the financial assistance they receive are limited. Therefore, it was determined that the students themselves would be the best single source of comparable data on these subjects.

To obtain data directly from students requires interviews or surveys. Since interviews are quite costly, it was determined that a survey of students would be the most efficacious way of proceeding. A survey instrument which is particularly suited to the purposes of this study was already in existence and had been used in similar studies in other states. It was chosen for use in this study. The instrument is the Student Resources Survey (SRS), a College Entrance Examination Board standardized questionnaire which has been used in statewide studies in California, Montana, Oregon, Pennsylvania, and Washington. (It had also been used in a study at Rutgers University in 1972-73.)

The SRS contains 64 items which collect data about the personal, financial, and academic characteristics of students. It is an anonymous, self-administered questionnaire which makes follow-up for missing information or unreturned questionnaires impossible. On the other hand, its anonymity helps to assure students that their answers to questions they may consider quite personal cannot in any way be related to them as individuals. In addition to the standard SRS questionnaire, the New Jersey students were asked to respond to 13 multiple-choice questions designed to obtain additional relevant data about them, their activities, and educational plans. The SRS questionnaire and the additional items are displayed in Appendix A.

It was determined that a random sample of 25,000 students should be surveyed to produce sufficient numbers of returned questionnaires

to yield a representative sample. The questionnaires were distributed among institutions according to the following procedure. Because the University had special data needs for its individual campuses, 7,500 questionnaires were arbitrarily assigned to those campuses. The remaining 17,500 questionnaires were assigned to State Colleges,* Community Colleges and the Independent Colleges in proportion to their corresponding percentages of the total undergraduate enrollment in those three segments. For example, the State Colleges enrolled 73,972 students or 37.4 percent of the total in the three segments. Those campuses received approximately 6,535 questionnaires.

Then the number of questionnaires to go to each campus within segments was determined. This was determined on the basis of the individual campus' percentage of total enrollment in that segment. For example, Ramapo College enrolls 5.3 percent of all students at the State Colleges. Therefore, that campus received 5.3 percent of the 6,535 questionnaires allocated to the State Colleges. These questionnaires were distributed to every 1/N th student (or the campus total enrollment divided by 346). A similar procedure was followed for every college in the three segments.

Administrators on the individual campuses distributed the questionnaires by campus or United States mail in April and May to full-time and part-time students randomly selected from enrollment rosters. Only the full-time student's responses were analyzed. Questionnaires were distributed to full-time and part-time students because there was no easy way for campus administrators to distinguish between those two groups of students on their campuses. The sampling procedure is summarized in Table II-1.

TABLE II-1

Distribution and Return of SRS Questionnaires

	Undergraduates Enrolled	Questionnaires Distributed	Full-Time Enrollment	N Returned by Full-Time Students	% of Full-Time Students
University	32,657	7,492	23,856	2,539	10.6%
State Colleges	73,972	6,535	50,243	1,436	2.9
Community Colleges	76,840	6,850	36,017	1,000	2.8
Independent Colleges	46,740	4,100	33,836	1,081	3.2
	230,209	24,977	143,952	6,056	

*State Colleges Include The New Jersey Institute of Technology.

The response rate for questionnaires distributed was approximately 31 percent for all students. The number of questionnaires returned represent just over four percent of all enrolled full-time undergraduates. The completed questionnaires were analyzed by the College Board's data processing packages which accompany the SRS services.

In any survey where the members of the survey sample are free to respond or not respond, it is important to know if the respondents are representative of the sample drawn and the population under study. As the samples were randomly drawn from the student populations at each campus, it can be safely assumed that the samples represent the population under study. Therefore, it is only necessary to deal with the problem of whether the respondents represent the population, i.e., the full-time undergraduates enrolled in New Jersey colleges and universities in 1974-75.

The responses of respondents were compared to data available from the New Jersey Department of Higher Education to ascertain that they represent the population(s) under study. It is not necessary for the respondents to perfectly represent the populations on all variables. It is important, however, that the respondents are representative of the population on variables that are critical to the study, e.g., patterns of costs of education, patterns of paying for those costs, and to a lesser extent, geographic distribution.

It will be noted in Table II-1 that more University students than students at the other college types responded to the survey. This means that, when data are combined across all college types, the respondents over represent the University students. To compensate for the differences in rates of return, when combined analyses are offered in the text, the numbers and data have been "weighted" by the total enrollments of students at the different types of institutions. Therefore, statements about <u>all</u> New Jersey students are made <u>after</u> these weights have been applied.

Since assessment of financial need and the ability to pay for education are primary concerns, one of the most critical variables in this study is the family income of respondents. All students were asked to estimate their family's total income before taxes from all sources for the current calendar year. When their responses to this question were weighted by enrollments at the different institutional types, the distributions of family incomes closely parallels the census data for New Jersey in 1970. The frequency distributions are compared in Table II-2.

TABLE II-2

Comparison of Family Income Distributions
SRS Student Reports and 1970 New Jersey Census

Cumulative Percentages

Income Intervals	SRS	Census*
Less than $6,000	11.0%	10.7%
$6,000 to $8,999	20.9	20.5
$9,000 to $11,999	36.1	33.7
$12,000 to $14,999	53.1	52.2
More than $15,000	100.0	100.0

* Source: U. S. Bureau of the Census, New Jersey Public Use Sample

These data indicate that the family incomes of respondents are representative of the family incomes of all New Jersey college students. Since this is a representative sample, statements about the financial needs and ability-to-pay of SRS respondents are applicable to all New Jersey college students.

As the primary concern of many users of this report will be with students who are residents of the State, their representation in the sample is important. Students were asked to identify their residences for tuition purposes. Their responses are compared to the records of the Department of Higher Education in Table II-3. Given the complex and frequently misunderstood rules for determining student residences, it is quite likely that the respondents are representative of the distribution of resident and non-resident students enrolled in New Jersey Colleges.

TABLE II-3

Comparison of SRS Respondents Self-Reported Residences and Department of Higher Education Data

	SRS New Jersey Residents	DHE New Jersey Residents
University	92.3%	94.5%
State Colleges	96.9	98.2
Community Colleges	96.8	99.8
Independent Colleges	67.0	71.7

The sample of returned questionnaires tends to over-represent female students and to under-represent racial/ethnic minority students. Male students are under-represented in the sample at all but the Independent Colleges. Proportionately just half as many Black and Spanish-speaking students as represented in the population responded to the SRS. Both of these phenomena are not unexpected. In free-response surveys, males and minority group members are less likely to respond than females and non-minority group members. The lack of perfect representation by sex is of little consequence to the study results and their interpretation as responses of males and females are generally not significantly different.

In the description of the study results, the important items are analyzed by the racial/ethnic status of the respondents. This particular method of analysis is very likely not affected by the under-representation of racial/ethnic minority students. There is no reason to assume that the majority and minority racial/ethnic group respondents do not represent all members of their respective groups. The under-representation of minority group members has some minor effect on means and distributions at the different segments. For example, since the family incomes of minority group members are generally lower than those of White students, and since they are under-represented in each segment, the true mean family incomes at each segment are probably slightly lower than the means expressed in the SRS analysis. However, for the mean family income and nearly all other variables, the differences "caused" by under-representation of minority students are likely to fall within the standard error of the means for all students combined. In short,

the under representation has no significant effect on the interpretation of the study results.

TABLE II-4

Comparison of Sex and Race
SRS Respondents and Department of Higher Education Data

	SRS		DHE*	
	Male	Female	Male	Female
Univ.	49.8%	50.2%	54.7%	45.3%
S.C.	42.0	58.0	49.1	50.9
C.C.	50.7	49.3	53.1	46.9
I.C.	58.3	41.7	57.3	42.7

	SRS			DHE*		
	White/ Other	Black	Spanish-Speaking	White/ Other	Black	Spanish-Speaking
Univ.	93.3%	5.4%	1.3%	88.8%	8.8%	2.4%
S.C.	94.0	4.5	1.5	89.8	6.9	3.3
C.C.	89.5	9.0	1.5	79.6	16.5	3.9
I.C.	95.0	3.6	1.4	88.2	8.2	3.6

*Source: New Jersey HEGIS Reports No. 20174 and No. 05110

Because a student's county of residence in New Jersey may reflect, in direct and indirect ways, his educational opportunities and choices, and his ability to pay for his education, it is important that the respondents' residences are distributed in a pattern similar to those of all New Jersey residents. The students were asked to identify the counties where their parents live. Their responses are compared, in Table II-5, to the counties of residence of all New Jersey students and the counties of residence for all New Jersey citizens. It will be noted that the family residences of SRS respondents closely parallels the residences of New Jersey students and families. The sample over-represents students from Somerset and Middlesex Counties and under-represents students from Union, Essex, and Hudson Counties.

TABLE II-5

Parents' County of Residence
SRS Respondents and State Totals

	SRS	All Students[1]	General Population[2]
Gloucester, Camden, Burlington	13.3%	12.3%	13.3%
Mercer	4.1	4.9	4.3
Atlantic, Cape [illegible]	2.3	2.8	3.3
Somerset, Midd[illegible]	18.1+	11.9	11.0
Union, Essex, [illegible]	23.4 -	30.0	28.5
Bergen	13.9	14.2	12.3
Cumberland, Salem	1.5	1.9	2.6
Hunterdon, Warren, Morris, Sussex, Passaic	13.6	13.2	14.8
Ocean, Monmouth	9.8	8.8	9.9

[1]Source: New Jersey Department of Higher Education
[2]Source: Office of Business and Economics, New Jersey Department of Labor and Industry

The sample is apparently representative of the population of New Jersey students. Assuming that the sample is not biased in any consistent or critical way, one final test needs applied. This is a test for the standard error of the means of responses to the SRS questions. This statistical test shows how much the sample means might be expected to vary from the population means. Given the variances of responses to items on the SRS by students from the different institutional types, it is possible to make a statement about how much the sample means might be expected to vary from the population means. The standard error of any mean in the sample data are less than plus or minus 3.1 percent of the mean. This means that if a given sample mean in the description is, for example, $100, the "true" mean is likely to be between $96.90 and $103.10. These "standard errors" are quite small and well within the desired parameters for research of this kind.

At various points throughout the analyses, tests for statistical significance in the differences of means are applied. These were applied to assure the users that, when differences are noted, they

are likely to represent true differences in the populations and not just differences in the responses of these students. The level of significance employed was the .05 level, the level which is most commonly employed in this kind of research. When differences are described as statistically significant, it means that there is a probability of 95 chances in 100 that the differences represent true differences in the population.

Finally, to make the description of study results more easily understood, many tables have been placed in appendices. There is an appendix for Chapters III through VI and for each of the institutional types. Appendix Tables of special interest are noted throughout the text.

CHAPTER III

PERSONAL AND ACADEMIC CHARACTERISTICS AND PLANS OF THE RESPONDENTS

Although the primary purpose of the Student Resource Survey is to investigate the costs of postsecondary education and the methods that students use to meet those costs, an understanding of the personal and academic characteristics of the students who responded to the survey is important. This chapter presents information about those characteristics.

At the University and the Community Colleges the gender of the respondents was about equally divided between men (49.8 percent and 50.7 percent respectively) and women (50.2 percent and 49.3 percent respectively). Among the respondents at the State Colleges only 42.0 percent were men and 58.0 percent women. At the Independent Colleges the distribution was reversed, with 41.7 percent women and 58.3 percent men. Students at the Independent Colleges and at the University were younger (average ages 21.2 years and 21.3 years respectively) than students at the State Colleges and the Community Colleges, where the average age was 22.8 years. Table C-1 provides the complete distribution of ages of the respondents at the various segments.

The highest percentage of students who had never been married was at the Independent Colleges (93.0 percent). A slightly smaller percentage of University students (90.7 percent) had never been married. At the Community Colleges only 79.0 percent of the respondents had never been married and at the State Colleges only 82.7 percent. Table C-2 shows the marital status of all of the respondents in detail. At the University 3.5 percent of the respondents had dependent children with the average being 1.7 children; at the State Colleges only 6.9 percent with the average 2.1; at the Community Colleges 14.8 percent with the average 2.2; and at the Independent Colleges 2.7 percent with the average 1.7 children. Table C-3 provides the distribution of the number of dependent children for all respondents at the different segments.

Nearly all of the respondents indicated that they were Caucasian or White: at the University 87.4 percent indicated that they belonged to this group, at the State Colleges 89.2 percent, at the Community Colleges 84.1 percent, and at the Independent Colleges 89.8 percent. Black students made up the largest racial/ethnic minority group at each of the segments. The following table shows the distribution of student responses to the racial/ethnic group membership question.

TABLE III-1

Distribution of Racial/Ethnic Group Membership

By Segment

RACIAL/ETHNIC GROUP	Univ.	S.C.	C.C.	I.C.
American Indian/Native American	.3%	.6%	1.0%	.2%
Black/Afro-American/Negro	5.4	4.5	9.0	3.6
Caucasian/White	87.4	89.2	84.1	89.8
Chicano/Mexican-American	.5	.6	.5	.6
Oriental/Asian-American	2.0	1.0	.8	2.0
Puerto Rican	.8	.9	1.0	.8
Other/No Response	3.6	3.2	3.6	3.0

In the analyses in subsequent chapters of this report, the responses of students who indicated they were Chicano, Mexican-American, and Puerto Rican will be combined into one group identified as Puerto Rican (since that grouping was indicated by the largest percentage of students) and analyzed separately. The responses of students who indicated that they were Black, Afro-American, or Negro will also be analyzed separately and labeled as Black for simplicity.

The largest percentage of veterans was at the Community Colleges at 16.7 percent. At the State Colleges 10.2 percent of the respondents were veterans, at the Independent Colleges 8.8 percent, and at the University only 7.5 percent.

At the University 92.3 percent of the respondents indicated that they were residents of the State of New Jersey, 4.7 percent residents of another state, and 2.9 percent foreign students or immigrants. At the State Colleges 96.9 percent were New Jersey residents, 2.0 percent residents of another state, and 1.0 percent foreign or immigrants. At the Community Colleges 96.8 percent were residents of the State, .9 percent from other states, and 2.3 percent foreign or immigrants. At the Independent Colleges 67.0 percent were from New Jersey, 30.3 percent from another state, and 2.7 percent from foreign countries. There were no significant differences in the distribution of residency status among the White, Black, or Puerto Rican respondents.

The students were asked to identify the counties in New Jersey where their parents lived, if they lived in the State. The distribution of parental residences closely parallels the distribution of the general population in New Jersey with three exceptions. Students with parents in Gloucester, Camden, or Burlington counties and Somerset or Middlesex counties are over-represented in the sample of respondents. Students with parents residing in Union, Essex, or Hudson counties are under-represented.

The parental residences of students enrolled at the State Colleges most closely parallels the distribution of population in the State. The distribution of parental residences of students enrolled at Community Colleges least parallels the distribution of the general population.

There are no significant differences between parental residences of men and women. By racial/ethnic groups, however, non-White students' parents are more likely than White students' parents to reside in Union, Essex, or Hudson counties and less likely to reside in Bergen county. The parental residences by counties are displayed in Tables C-4 and C-5.

About three quarters (75.9 percent) of respondents at the Independent Colleges indicated that they had been admitted as first-time freshmen. About eight out of ten (79.1 percent) at the University had been admitted as first-time freshmen. At the Community Colleges 83.6 percent had been admitted as freshmen, while at the State Colleges only 65.6 percent had been admitted first as freshmen. The following table shows the method of admission of respondents at all segments.

TABLE III-2

Method of Admission

By Segments

METHOD OF ADMISSION	Univ.	S.C.	C.C.	I.C.
First-Time Freshman	79.1%	65.6%	83.6%	75.9%
Community College Transfer	6.9	16.1	3.4	8.0
Transfer From an In-State Four-Year Institution	4.9	6.8	4.1	4.1
Transfer From an Out-Of-State Four-Year Institution	7.5	8.5	4.5	9.8
Other	1.6	3.0	4.3	2.3

Puerto Rican respondents were the least likely (only 71.8 percent) to have been admitted as first-time freshmen and most likely (10.6 percent) to have transferred from an out-of-state four-year institution. Black students were the most likely to have transferred to their present institution from a community college (12.3 percent) but were less frequently than White students to have been admitted as first-time freshmen, 72.4 percent as compared to 76.6 percent. Table C-6 provides the distribution of method of admission by racial/ethnic group.

Approximately 16.2 percent of the respondents indicated they had not entered college directly after completing high school. Almost 41 percent

of these students who delayed their entry to college had been homemakers or employed for less than two years prior to enrollment, 36 percent had been homemakers or employed for more than two years, and the remainder had been in the military service.

Students who were enrolled at the Community Colleges or State Colleges were more likely to have delayed their entry to college. Black students and Puerto Rican students were more likely to have delayed their entry to college than were White students. The students' family incomes were also related to delay of entry. Almost one-third of the students from families with incomes of less than $6,000 had not entered college immediately after graduation from high school. Only 11 percent of the students from families with incomes of more than $15,000 had delayed their education. Over 44 percent of the Black students and nearly 48 percent of the students from low-income families who had delayed their education had been homemakers or employed for more than two years. Tables III-3 through III-5 display the percentages of students who delayed their entry to college and the reasons for the delay.

TABLE III-3

Percentage of Respondents Who Delayed Education
After High School and Reasons for the Delay

By Segment

	Univ.	S.C.	C. C.	I.C.
Percentage Who Delayed	9.1%	18.9%	37.8%	9.5%
Reason for Delay				
Employed or Homemaker (2 years or less)	45.2%	36.6%	39.6%	46.6%
Employed or Homemaker (over 2 years)	34.8	40.2	34.7	30.1
Military Service	20.0	23.2	25.7	23.3

These data on delays in education are especially significant in that they demonstrate that lack of financial resources from the family at the point of graduation from high school inhibits but does not prohibit college attendance. But even more important are their implications for the characteristics of student populations who will enroll at different types of institutions and for financial aid programs which attempt to deal with the financial aid needs of these more mature students.

TABLE III-4

Percentage of Respondents Who Delayed Education
After High School and Reasons for the Delay

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
Percentage Who Delayed	14.0%	38.6%	26.7%
Reason for Delay			
Employed or Homemaker (2 years or less)	40.2%	38.6%	47.8%
Employed or Homemaker (over 2 years)	35.3	44.1	13.0
Military Service	24.5	17.3	39.2

TABLE III-5

Percentage of Respondents Who Delayed Education
After High School and Reasons for the Delay

By Family Income Intervals

	Less Than $6,000	$6,000 to $8,999	$ 9,000 to $11,999	$12,000 to $14,999	$15,000 to $17,999	More Than $18,000
Percentage Who Delayed	32.5%	23.9%	17.4%	12.1%	11.9%	10.7%
Reason for Delay						
Employed or Homemaker (2 years or less)	30.3%	40.0%	49.6%	43.7%	48.9%	48.7%
Employed or Homemaker (over 2 years)	47.9	28.5	26.3	29.4	27.7	36.6
Military Service	21.8	31.5	24.1	26.9	23.4	14.7

Regardless of when students begin their college education or how they were admitted to their current college they have a variety of reasons for choosing their particular institution. These reasons are frequently complex and sometimes quite unique for individual students but some patterns of reasons for choices were identified by the Survey. The respondents were asked to identify which of ten common reasons for choosing an institution was most important to them in choosing the college where they were currently enrolled. The reasons and percentages of students choosing them are displayed in Table III-6.

TABLE III-6

Primary Reasons for Attending the College Where Enrolled

By Segments

Reasons	Univ.	S.C.	C.C.	I.C.
College's Academic Reputation	20.3%	4.8%	6.6%	29.4%
Parents, Friends, Counselor Advice	5.3	5.9	8.2	9.4
College's General Characteristics	4.0	5.8	2.1	9.6
More Financial Aid Here	2.3	1.4	1.0	7.4
Can Live at Home and Commute	13.2	28.2	34.3	18.2
College's Religious Affiliation	0.2	0.1	0.4	2.1
Desired Curriculum Here	18.0	20.2	11.3	18.7
Could Best Afford This College	34.7	31.9	33.4	2.0
Only College that Admitted Me	1.6	1.6	2.6	2.4
Composition of Student Body	0.4	0.1	0.1	0.8

Over one-third of the students who were enrolled at public institutions indicated that the primary reason for choosing their institutions was that, "This college was the one I could best financially afford to attend." Students at the Independent Colleges were most likely to identify their "college's academic reputation" as the primary reason for their attendance.

The academic reputation of the State University was the second most frequently chosen reason for attendance by students enrolled on its campuses. The academic reputations of the State and Community Colleges were of lesser significance to their students. Being able to live at home and commute to classes was the second most frequently chosen reason for attendance at the State and Community Colleges. Almost one-third of their students identified this reason as the primary reason for their choice.

About one of every five students enrolled at the State University, State Colleges, or Independent Colleges said their primary reason for attendance was that, "This college was the one that most nearly offered the curriculum I wanted." Only one of every nine students at Community Colleges chose this reason as primary.

The advice of parents, friends, or counselors was more important to students at Community Colleges and Independent Colleges than at the other types of institutions. However, fewer than one of every eleven students at these institutions said this advice was of primary importance to them.

The primary reasons of men and women varied only slightly. Men were more likely than women, 17.7 percent as compared to 14.0 percent, to identify their colleges' academic reputation as most important. Women were more likely than men, 19.4 percent as compared to 15.6 percent, to identify a curricular offering as the primary reason for their institutional choice. Upper division students were more likely than lower division students to identify a curricular offering as their primary reason for choosing their institution, 18.4 percent as compared to 16.9 percent. There were no other significant differences in reasons identified by students at lower or upper divisions.

There were only a few differences in primary reasons identified by members of the different racial/ethnic groups. Non-white students were more likely than White students, 11.3 percent as compared to 6.2 percent, to identify advice of parents, friends, or counselors, as the primary reason for choosing their institution. Black students were more likely than White students or Puerto Rican students, 28.7 percent as compared to 20 percent, to identify living at home and commuting as their primary reason for attending their particular college. This datum, however, corresponds and is related to the fact that more Black students have delayed their entry to college and probably have homes of their own from which to commute.

It is reasonable to expect reasons for choosing an institution to vary dramatically by the family income of the students. This is expected because students' institutional choices are influenced by resources they have available to pay for educational costs. The reasons identified by the respondents to the Survey, however, show relatively little variation by family income intervals.

As student family income increases, the "college's academic reputation" increases in importance. As family income increases, financial aid decreases in importance, but only slightly so. As family income increases, the importance of being able to commute to class decreases, but again the relationship is only slight. A "college that I could best afford" is more important to students from families with incomes between $9,000 and $18,000 than it is to students from lower-income or upper-income families--33.3 percent as compared to 27.7 percent and 22.4 percent identified this reason as primary. Table C-7 and C-8 show the student choices by sex, racial/ethnic groups, and family income.

Three of the reasons--"I received more financial aid to come here than I would have recieved to attend another college," "I can attend this college, live at home, and commute to class," and "This college was the one I could best financially afford to attend"--are all related to costs, student resources, and financial need. Their frequency of choice indicate that financial considerations play an important role in student choices of institutions. By institutional types, 50.2 percent of the students at the State University, 61.5 percent at the State Colleges, 68.7 percent at the Community Colleges, and 27.6 percent at the Independent Colleges chose one of these reasons as "primary." It follows, then, that increasing the financial resources of students is likely to produce some dramatic shifts in enrollment between institutional types.

The students were asked which of seven types of institutions they would choose, "if paying for your education were not a problem." Their responses by the type of institution where they are currently enrolled are displayed in Table III-7. These data indicated that 58.2 percent of the students enrolled at the State University would choose a private college or university, 50.8 percent of the students at State Colleges would choose a private college or university, and 35.5 percent of the Community College students would choose private colleges or universities. Only 15.2 percent of the students at private colleges or universities would choose another type of college.

TABLE III-7

Student Choices of Institutional Types,
"If Paying For an Education Were Not a Problem"

By Segments

Would Choose	Currently Enrolled Univ.	S.C.	C.C.	I.C.
Public Two-Year	0.5%	0.3%	14.8%	1.2%
Private Two-Year	0.4	0.3	1.7	1.0
Private Vo-Tech	0.6	1.4	2.4	0.6
Public Four-Year	8.2	23.1	25.5	5.2
Private Four-Year	21.6	22.9	18.8	40.5
Public University	32.5	24.4	21.7	7.2
Private University	36.2	27.6	15.1	44.3

By racial/ethnic groups, 58.6 percent of the White students would choose private colleges, 37.7 percent would choose public four-year colleges or universities, and 2.7 percent would choose community colleges. Only 37.8 percent of the Black students would choose private colleges, 53.3 percent would choose public four-year colleges or universities, and 5.6 percent would choose community colleges. Nearly as many Puerto Rican students

as White students, 53.2 percent, would choose private colleges, 43.0 percent would choose the public four-year colleges or universities, and 1.3 percent would choose community colleges.

The institutional choices of men and women are not significantly different but choices do vary by the students' family income. The choices by family income intervals are displayed in Table III-8. As family income increases, student preference for a private university increases. Preference for public two-year colleges and private vocational-technical schools decreases as family income increases. There are no other direct linear relationships between changes in family income and institutional preferences.

TABLE III-8

Student Choice of Institutional Types,
"If Paying For An Education Were Not a Problem"

By Family Income Intervals

Would Choose	Less Than $6,000	$6,000 to $8,999	$ 9,000 to $11,999	$12,000 to $14,999	$15,000 to $17,999	More Than $18,000
Public Two-Year	3.9%	3.0%	3.2%	2.4%	2.6%	2.8%
Private Two-Year	0.6	1.1	1.1	0.7	0.7	0.3
Private Vo-Tech	1.8	1.7	1.8	0.8	0.4	0.8
Public Four-Year	17.5	14.9	13.9	14.4	15.2	11.7
Private Four-Year	21.4	26.3	21.8	25.2	25.6	26.2
Public University	27.4	24.0	26.3	24.0	23.2	23.5
Private University	27.4	29.0	31.9	32.5	32.3	34.7

From the data in the three preceding tables, it is possible to make some tentative conclusions. The institutional choices of students enrolled in New Jersey colleges are very much influenced by finacially-related factors and considerations. If paying for an education were not a problem, many students would change the types of institutions they attend. The major directions of these changes would be toward private institutions. However, the changes would be moderated by other than financial factors or considerations. This conculsion is, in part, based on the fact that significant percentages of low-income students, who presumably would be most likely to be inhibited by current financial factors, would still choose lower cost public institutions. Furthermore, most students, regardless of the type of institution they are attending, are satisfied with it.

At the University 65.2 percent indicated that they were satisfied or completely satisfied with the institution while only 19.6 percent were unsatisfied or completely unsatisfied. At the State Colleges 69.6 percent were at least satisfied and only 14.4 percent unsatisfied; at the Community Colleges 75.9 percent were at least satisfied as compared with 9.5 percent unsatisfied; and at the Independent Colleges 74.7 percent at least satisfied and 13.8 percent unsatisfied. Black and Puerto Rican respondents were more likely to be indifferent to their institution than were White students but in general the level of satisfaction was similar for the different racial/ethnic groups. The tables which follow show the student responses to the question about their attitude toward the institution they were attending.

TABLE III-9

Level of Satisfaction with Institution

By Segment

Satisfaction	Univ.	S.C.	C.C.	I.C.
Completely Satisfied	10.5%	12.1%	22.5%	19.6%
Satisfied	54.7	57.5	53.4	55.1
Indifferent	15.2	16.0	14.5	11.4
Unsatisfied	17.3	12.6	7.6	11.4
Completely Unsatisfied	2.3	1.8	1.9	2.4

TABLE III-10

Level of Satisfaction with Institution

By Racial/Ethnic Group

Satisfaction	White	Black	Puerto Rican
Completely Satisfied	14.6%	11.5%	17.4%
Satisfied	56.0	49.5	51.2
Indifferent	14.0	21.4	19.8
Unsatisfied	13.5	15.2	10.5
Completely Unsatisfied	2.0	2.5	1.2

The satisfaction of the students with their institutions was reflected in their plans for the coming year. At the University only 1.3 percent indicated that they would discontinue their education by stop-out or drop-out, at the State Colleges only 2.0 percent, at the Community Colleges only 2.5 percent, and at the Independent Colleges 1.5 percent. The Community Colleges had the largest percentage planning to transfer to another institution, 18.7 percent, reflective of these students' plans to seek the bachelors degree. The Community Colleges also had the smallest percentage anticipating receipt of their degree, 8.3 percent, perhaps reflecting plans to transfer before receiving the associate degree. The plans of the different racial/ethnic groups were generally similar, with White students including the largest percentage anticipating receipt of their degree and the largest percentage of students planning to transfer. The following two tables show the students' plans for the next academic year.

TABLE III-11

Plans for the Next Academic Year

By Segment

Plans	Univ.	S.C.	C.C.	I.C.
Return to Same Institution	80.1%	77.4%	70.4%	72.3%
Receive Degree	15.0	16.4	8.3	20.9
Stop-Out and Return Later	.9	1.7	1.8	1.3
Drop-Out	.4	.3	.7	.2
Transfer	3.5	4.1	18.7	5.4

TABLE III-12

Plans for the Next Academic Year

By Racial/Ethnic Group

Plans	White	Black	Puerto Rican
Return to Same Institution	75.7%	82.6%	87.2%
Receive Degree	16.0	11.6	8.1
Stop-Out and Return Later	1.2	2.4	2.3
Drop-Out	.4	--	--
Transfer	6.7	3.3	2.4

While it is very important to know how students entered different institutions, why they chose them, if they are satisfied with their choices, and what institutions they might choose (or have chosen) under other circumstances, it is also important to know more about their educational program choices, academic performance, and career plans. In addition to the very important financial factors and considerations which result in the distribution of different kinds of students among different types of institutions, the students' high school performances and educational/occupational interests are influential in determining where they enroll.

The high school grade averages of students who are enrolled at the different types of institutions are somewhat different. Students at the State University and the Independent Colleges had better high school grades than students at the other types of institutions. The self-reported high school grades of students by institutional types are shown in the following table.

TABLE III-13

Students' Self-Reported High School Grades

By Segments

Grades	Univ.	S.C.	C.C.	I.C.
Mostly A's	49.5%	26.2%	13.2%	38.7%
Mostly B's	42.9	53.6	47.3	43.7
Mostly C's	7.2	18.5	36.6	16.8
Mostly D's	0.4	1.7	2.9	0.8
Approximate Mean*	89.2	82.5	82.1	87.0

The high school grades of students also vary by sex and racial/ethnic group. In general, women have higher grades than men and White students have higher grades than non-White students. The approximate means for grades were determined by assigning numeric values to letter grades and calculating group averages. The high school grades of student by sex and racial/ethnic groups are shown in Table C-9.

While there are differences in high school grades by institutional types, the mean college grade point averages for students at various types is generally the same, 3.0 at all but the Community Colleges where the mean is 2.9. Black students reported mean grade-point averages of 2.7, Puerto Rican students, a mean of 2.8, and White students, 3.0. Table C-10 and C-11 provide the distributions of student-reported grades for the different segments and racial/ethnic groups. Table C-12 shows the mean grade-point average for students at the different types of institutions by racial/ethnic group.

*the approximate mean is calculated by assuming a numerical value of 95 for A, 85 for B, 75 for C, and 65 for D.

The State Colleges had the highest percentage of respondents in the upper division (62.9 percent), followed by the Independent Colleges (51.8 percent) and the University (44.6 percent). A few of the respondents from the Community Colleges (8.1 percent) indicated that they were in the upper division, presumably students attending concurrently two different institutions who completed the survey instrument at the Community Colleges or those attending for self-enrichment or remediation. There were only minor differences in the percent of White students (44.7 percent), Black students (41.3 percent) and Puerto Rican students (42.3 percent) in the upper division. Tables C-13 and C-14 show the distribution of respondents by class level at the different segments and among the different racial/ethnic groups.

The educational program choices of students varies by the type of institution they attend. At the University the largest percentage of respondents were enrolled in humanities or social science curricula (29.9 percent). The next two most frequently indicated curricula were mathematics and physical/life sciences (17.2 percent) and the health professions (12.0 percent). At the State Colleges the most frequently reported curriculum was education (34.3 percent), followed by humanities and social sciences (27.0 percent). At the Community Colleges 29.1 percent of the respondents indicated that they were in business administration curricula and 22.9 percent in the humanities and social sciences. At the Independent Colleges humanities and social sciences were the most frequently indicated (31.7 percent) and business administration the second most frequently reported (26.4 percent). For all three racial/ethnic groups humanities and social sciences were the most frequently indicated curricula. Among White students, business administration was the second most frequently reported curriculum; for Black students, education; and for Puerto Rican students, business administration. The two tables on the following page show the distribution of academic program by segment and by racial/ethnic group.

As the basic SRS questionnaire does not contain a detailed description of programs generally found in community colleges, Community College students were asked to further identify the curriculum in which they were enrolled by means of a local item. Their responses are displayed in Table C-15 in Appendix C.

Among the four-year segments the degree plans of respondents were generally the same. About two-thirds of the respondents at the four-year segments anticipated completing the requirements of a degree beyond the bachelors (67.3 percent at the University, 64.2 percent at the State Colleges, and 64.0 percent at the Independent Colleges). Few students in the four-year segments indicated that they did not intend to complete at least their bachelors' degree (0.3 percent at the University, 0.6 percent at the State Colleges, and 2.5 percent at the Independent Colleges). At the Community Colleges 37.9 percent of the respondents indicated that their plans were to ultimately receive an advanced degree, 33.0 percent planned to complete the bachelors, and 29.2 percent indicated that they would not seek a degree beyond the associates. Table C-16 provides the distribution of degree plans by segment.

TABLE III-14

Distribution of Academic Program

By Segment

Program	Univ.	S.C.	C.C.	I.C.
Agricultural Science	5.3%	.7%	.9%	.2%
Business Administration	9.3	12.4	29.1	26.4
Humanities/Social Science	29.9	27.0	22.9	31.7
Physical and Life Science/Mathematics	17.2	12.2	6.5	11.5
Engineering/Architecture	12.1	5.3	7.7	8.1
Education	6.4	34.3	10.4	13.3
Nursing	6.5	2.1	8.4	2.5
Health Professions	12.0	2.0	7.1	4.9
Law	1.0	2.2	3.5	.8
Undeclared Major/Other	.4	1.7	3.6	.6

TABLE III-15

Distribution of Academic Program

By Racial/Ethnic Group

Program	White	Black	Puerto Rican
Agricultural Science	2.8%	--%	1.2%
Business Administration	16.4	13.5	21.7
Humanities/Social Science	28.3	33.0	22.9
Physical and Life Science/Mathematics	13.5	7.0	10.8
Engineering/Architecture	9.2	2.1	10.8
Education	14.9	19.6	19.3
Nursing	4.9	9.8	1.2
Health Professions	7.2	9.5	4.8
Law	1.5	3.7	3.6
Undeclared Major/Other	1.3	1.8	3.6

There was little difference in the degree aspirations of the three racial/ethnic groups. Somewhat more Black students, 65.3 percent, indicated plans for an advanced degree than did the Puerto Ricans, where 62.8 percent planned on receiving a doctorate or masters, and the White repondents, where 60.0 percent anticipated advanced degrees. Table C-17 shows this distribution.

The students were asked what kind of work they planned to do after graduation or completion of their undergraduate programs. Over 80 percent of the students enrolled at the four-year colleges or universities indicated they planned on professional or managerial/administrative careers. Over two-thirds of the Community College students planned on similar careers. The career choices of students at the different segments are displayed in Table III-16.

TABLE III-16

Planned Occupations After Graduation

By Segments

Occupations	Univ.	S.C.	C.C.	I.C.
Clerical/Sales	3.9%	4.3%	11.7%	4.8%
Craftsman/Technical	4.4	3.9	9.5	4.4
Homemaker	0.6	1.7	1.9	0.9
Laborer	0.8	0.8	1.1	1.1
Manager/Administrator	10.3	8.2	11.6	16.0
Service Worker	1.7	2.9	5.8	1.3
Professional	75.3	76.5	55.4	68.7
Proprietor	1.1	0.6	1.7	1.9
Operative	0.1	0.1	0.1	0.1
Military	1.8	1.0	1.2	0.8

There are some differences in the occupational choices of men and women. Women are more likely than men, 78.1 percent as compared to 63.1 percent, to indicate a profession as their career choice. Women are less likely than men to indicate a preference for a craft-related or technical profession, 3.6 percent as compared to 6.9 percent. On the other hand, men are twice as likely as women, 15.1 percent as compared to 7.1 percent, to choose managerial or administrative careers. The career choices of members of different racial/ethnic groups were quite similar. The career choices of students by their sex and racial/ethnic group membership are displayed in Table C-18.

Occupational choices vary somewhat by family incomes of respondents but the relationships are not linear. Students from families with annual incomes between $6,000 and $9,000 are least likely to choose professional careers. Students from families with incomes of less than $6,000 are more likely than other students to choose careers in sales, crafts, technical areas, or labor. This may be because many of them have delayed their education and have established skills in these areas. The career choices of students by family incomes are displayed in Table C-19.

Regardless of what occupation they might choose, only three out of ten students have a definite preference for staying in New Jersey to live and work. About 37 percent have not decided where they will live, 8 percent prefer to live in another Mid-Atlantic state, 5 percent prefer to live in New England, 2 percent prefer to live in the Midwest, and the remainder prefer to live in another state or a foreign country.

As expected, because of their own and their parents' residences, State College and Community College students are more likely to prefer living and working in New Jersey than are students at the State University or the Independent Colleges. The students at the latter two types of institutions are likely to prefer living in another Mid-Atlantic state. The residential plans of students are displayed in Table III-17.

TABLE III-17

Preferred Area of Residence After Completion of Educational Programs

By Segments

Area	Univ.	S.C.	C.C.	I.C.
In New Jersey	26.3%	36.4%	39.4%	25.5%
Mid-Atlantic State	7.7	6.4	4.4	12.0
New England State	5.3	4.7	4.3	6.1
Mid-West State	1.9	1.5	2.4	1.7
Some Other State	15.9	12.7	13.1	14.5
Foreign Country	3.7	2.1	2.3	5.4
Undecided	39.2	36.2	34.1	34.8

The residential preferences of men and women are quite similar. The residential preferences of members of the different racial/ethnic groups are similar with one exception. Non-white students are more likely than White students, 45.2 percent as compared to 29.8 percent, to indicate they prefer to stay in New Jersey. These choices, however, are very likely modified by family income as students from lower income families are more likely to prefer to stay in New Jersey. While 37.5 percent of the students from families with annual incomes of less than $12,000 prefer to stay in New Jersey, only 26.9 percent of the students from families with annual

incomes above $12,000 prefer to stay. The residential preferences of students by sex and race are displayed in Table C-20. The preferences of students by family income intervals are shown in Table C-21.

The reasons students identified for not preferring to stay in New Jersey are quite varied by the types of institutions they are attending. The three most important reasons students give for leaving the State are, in order of importance, New Jersey's "social environment," its "geography or climate," and the "absence of job opportunities." However, students at State Colleges are more likely than other students to identify absence of job opportunities as their primary reason for leaving. As over 34 percent of the State College students are enrolled in education programs, the limited job opportunities in this field may have contributed to their responses. Community College students who do not plan to stay in New Jersey are more likely than other students to list "higher salaries elsewhere" as their reason for leaving the State. They are less likely to identify "social environment" as their reason to leave. The reasons students at each segment gave for leaving are displayed in Table III-18.

TABLE III-18

Primary Reason for Not Staying in New Jersey
After Completing Education

By Segments

Reason	Univ.	S.C.	C.C.	I.C.
Absence of Job Opportunities	17.3%	26.2%	18.1%	13.5%
Location of Spouse or Parents	6.3	6.2	6.5	11.0
Social Environment of New Jersey	26.3	19.4	17.1	24.1
Geography or Climate of New Jersey	22.1	17.1	22.1	20.9
Higher Salaries Elsewhere	3.3	4.8	6.5	4.3
Some Other Reason	24.7	26.3	29.7	26.2

The reasons students gave for leaving New Jersey varied by sex and racial/ethnic group membership. The women are more likely than the men to list "absence of job opportunities" and "location of spouse or parents" as their reasons for not planning to stay in the State. Members of racial/ethnic minority groups are more likely than White students to list "absence of job opportunities" and "higher salaries elsewhere" as their reasons for leaving the State. "Social environment" and "geography or climate" were the two most important reasons identified by White students. The reasons of men and women and members of the racial/ethnic groups are displayed in Table C-22. The reasons given for leaving do not vary significantly by the students' family income. These are shown in Table C-23.

SUMMARY

The personal and academic characteristics and plans of students in New Jersey colleges are quite diverse. The four types of institutions serve somewhat different populations. The students have chosen to enroll at the different types of institutions for rather different sets of reasons and circumstances.

Planning for the financing of postsecondary education in the State must recognize and respond to those differences. The differences are especially important as they relate to matters of student finance. Before moving to a description of student costs, resources, and their means of financing their education, it will be helpful to review the student differences which are apparent among institutional types.

State University students tend to be younger than other students, are quite likely to have never been married or have dependents, and to have entered the University as freshmen directly from high school. Those who have delayed their entry have experienced a delay of less than two years after completing high school. The students are likely to have chosen the University because they could best afford it, because of its academic reputation, and because it has a course of study they desire. Nearly two-thirds of the University students are satisfied with their institution. However, if paying for their education were not a problem, slightly over half of the students indicated they might have chosen a private college or university.

University students have the highest high school grade averages of any of the segments. They are most likely to be enrolled in humanities, social science, physical science, mathematics, or health science programs. Over 28 percent aspire to attain a doctoral degree and over 85 percent intend to follow professional, managerial, or administrative careers. Only about one-fourth of the University students indicated they definitely preferred to live and work in New Jersey after graduation. Of those who would like to live outside of New Jersey, 26 percent said they would leave because of the State's social environment.

State College students are more likely to be women. Nearly one out of five of the State College students are or have been married and those who have dependents average 2.1 dependents. State College students tend to be older and are less likely than students at other public institutions to be members of racial/ethnic minority groups.

One out of three students entered the State Colleges as a transfer student from another institution. Nearly one out of five students delayed his or her college education because of employment, marriage, or military service. Over 40 percent of the students who had to delay their education had done so for a period of over two years.

They are likely to have chosen their institutions because they could best afford to attend them, because they could live at home and commute to class, or because it has a curriculum they desire. Nearly 70 percent are satisfied with their institutions. However, if paying for their education were not a problem, nearly half of them indicated they would attend a private college.

State College students' high school grades were slightly lower than University or Independent College students' grades but their college grades are nearly the same. Over one-third of the students are enrolled in education curricula. Almost one-third are enrolled in humanities or social science programs. Over three-fourths plan to work in a professional career, presumably many in education, after graduation. Only 18 percent aspire to attain a doctoral degree but nearly half plan to receive a master's degree. Only Community College students are more likely than State College students to prefer to live and work in New Jersey after completing their education. Those who would like to leave the State indicated that limited job opportunities is their primary reason for leaving.

Community College students are likely to be older than other students, to be or have been married, to have dependents, and to be a member of a racial/ethnic minority. They are more likely than other students to have entered their institutions as first-time freshmen. However, they are much more likely to have delayed their entry into college by more than two years. Two-thirds of the Community College students chose their institutions either because they could best afford them or because they could live at home and commute to them. They are more likely than other students to be "completely satisfied" with their institutions. If paying for their education were not a problem, one out of seven would still attend a community college. Those who would enroll at another type of institution would choose a public college or university.

Community College students' high school grades were lower than those of students in the other segments, but their college grade averages are similar to all students' grades. Over 71 percent of the Community College students are enrolled in college-transfer programs at their institutions. Over half the students are in liberal arts or business administration curricula. Community College students are more likely than other students to prefer a career in sales, crafts, technical, or service occupations. However, nearly two-thirds plan on professional, managerial, or administrative careers. They are more likely than other students to prefer to live and work in New Jersey after completing their education. Just over one-third aspire to degrees above the bachelors degree level.

Independent College students are likely to be younger than all but State University students. They are least likely to be or have been married or to have dependents. Over three-fourths of them entered their current colleges as first-time freshmen. They are more likely than other students to have transferred from an out-of-state institution and they are more likely to be residents of another state or have parents who reside outside New Jersey. Fewer than one in ten Independent College students has had to delay his or her education after high school. When a delay was necessary it was for a shorter period of time and was likely due to military service.

They are likely to have chosen their institutions because of their academic reputation or because it has a desirable curriculum. Only Community College students are more satisfied with their current institutions. Only 15 percent would prefer another type of institution if paying for their education were not a problem.

Independent College students' high school grade averages are second only to State University students. They are most likely to be enrolled in humanities, social science, and business administration curricula. Nearly two-thirds aspire to degrees beyond the bachelors level. Nearly 85 percent of the Independent College students plan on professional, managerial, or administrative careers. They are more likely than other students to prefer careers in management or administration. They are least likely to prefer to live and work in New Jersey after completing their education, but only slightly less so than State University students.

The next chapters of this report will show how the personal and academic differences of students by institutional types are reflected in their patterns of financing their educations.

CHAPTER IV

STUDENT EXPENSE BUDGETS

According to a survey conducted by the College Entrance Examination Board, the expenses of a year of postsecondary education for a resident student at a public four-year institution has increased by more than 34 percent since 1970-71 and the expenses of a similar year's education at a private four-year institution has increased nearly 36 percent during the same period of time. Inflation makes it likely that the trend of increases in expenses will continue for some time. As the agency responsible for over-all financing of postsecondary education, the Commission was particularly interested in the student perceptions and reports of their educational expenses. This chapter will focus on those questions in the Student Resource Survey which relate to the costs of education during the 1974-75 academic year.

The amount that a student pays for tuition and fees is generally not under his/her direct control (except at the point of an initial decision to enter a particular postsecondary institution). They are fixed by law or action of the governing board of the particular institution. The other items in the student budget, books, supplies, room, board, transportation, clothing, recreation, incidentals, etc., are more under the control of the student and family. In the discussions that follow the major discussion will consider items in this latter group.

Books, Supplies, and Course Materials

At all of the segments, the average expense reported by students for books, supplies, and required course materials was less than $200. The highest mean expenditure was at the Independent Colleges, $171, and the lowest at the Community Colleges ($143) and the State Colleges ($144). The mean expenditure at the University was $155. Table D-1 provides the distribution of responses to this question. There was little difference in the mean amounts reportedly spent by White Students ($151), Black Students ($161) and Puerto Rican Students ($158). Table D-2 provides the distribution of responses by racial/ethnic group.

It is interesting to note that the average amount reportedly spent by the students closely approximates the typical "standard allowance" for books and supplies of $150 used by most of the institutions in New Jersey.

Room and Board

The expenses for room and board are primarily a function of the type of living arrangements that the student elects. There are considerable differences in place of residence among the different segments. At the Independent Colleges more than half of the respondents lived on-campus,

(56.9 percent) in a college dormitory or apartment or a fraternity or sorority house, about three in ten (31.5 percent) lived at home with parents or relatives, and about one in ten (11.6 percent) in some form of off-campus private housing. At the University about the same percentage of respondents lived with parents or relatives (31.5 percent), somewhat fewer on-campus (48.8 percent) and somewhat more in off-campus private housing (19.8 percent). At the State Colleges more than half of the students lived at home with parents or relatives (55.5 percent), about three in ten (39.9 percent) in off-campus private housing, and 14.7 percent on-campus. At the Community Colleges more than seven in ten respondents (71.9 percent) lived at home with parents or relatives, about one quarter (24.7 percent) in off-campus private housing, and only 3.3 percent on-campus.

TABLE IV-1

Type of Housing

By Segment

	Univ.	S.C.	C.C.	I.C.
Parents or relatives	31.5%	55.5%	71.9%	31.5%
On-campus	48.8	14.7	3.3	56.9
Off-campus private	19.8	29.9	24.7	11.6

There were differences in the housing options chosen by students in the different racial/ethnic groups. Black students were least likely to be living with parents or relatives (30.1 percent compared with 45.0 percent for White students and 41.9 percent for Puerto Ricans) and most likely to be living in private off-campus housing (40.7 percent compared with 19.8 percent for Whites and 18.6 percent for Puerto Ricans). These differences are likely to be related to the fact that Black students are twice as likely as White students or Puerto Rican students to be married. Puerto Rican students had the largest percentage of respondents living on campus, 39.5 percent, White students the next largest percentage, 35.2 percent, and Black students the smallest, 29.2 percent. Table D-3 provides a summary of the housing by racial/ethnic group membership.

Living at home with parents or relatives was the least expensive form of housing at all of the segments, with the mean expenditure ranging from $592 at the Community Colleges to $967 at the Independent Colleges. The rather large institutional differences in mean expenses for living with parents are likely to be related to differences in parental incomes and consequent standards of living. On-campus housing was the next most expensive, ranging in average cost from $952 at the Community Colleges to $1,378 at the Independent Colleges. At all segments the most expensive option was living off campus. The following table shows the mean housing expense by segment and type of housing. Table D-4 provides the complete distribution of housing expense by segment. It should be noted that the differences in means in room and board expenses at the public institutions are not statistically significant.

TABLE IV-2

Mean Room and Board Expense

By Segment and Type of Housing

	Univ.	S.C.	C.C.	I.C.
Parents or relatives	$ 742	$ 721	$ 592	$ 967
On-campus	1,138	1,047	952	1,378
Off-campus private	1,567	1,432	1,758	1,728
All respondents	1,192	1,142	1,182	1,385

Black students reported the highest average room and board expense, $1,358, reflecting the larger percentage who elected the more expensive off-campus housing. For White students the average was $1,212; for Puerto Ricans $1,191. Table D-5 provides the distribution of room and board expense by racial/ethnic group membership. Independent students reported higher average expenses than did dependent students. A dependent single student living at home had an average expenditure for room and board of $681 and a dependent single student living away from home in either on- or off-campus housing had an average expenditure of $1,191. Independent single students reported an average expenditure of $1,383 and independent married students an average of $2,293. The distribution of room and board expense by dependency status is reported in Table D-6.

Transportation Expense

The expenses of transportation are a function of the method of travel that the student uses and the distance he/she must travel. Even the student who lives on campus will have travel expenses--to get from home to campus and back and forth for vacations and just to "get around" for dates, shopping, etc.

At all segments, the automobile was the most popular form of travel from home to class. At the Community Colleges more than eight out of ten respondents said that they commuted to classes in a car, and at the State Colleges more than two-thirds used a car (84.3 percent and 68.7 percent respectively). At the Independent Colleges just under half (48.2 percent) traveled by car and at the University about four out of ten (39.6 percent) used a car to get to classes. Walking or hitchhiking was the next most frequently reported method of travel at all of the four-year institutions, with 35.1 percent of those at the University, 16.9 percent of those at the State Colleges, and 43.6 percent at the Independent Colleges saying that they walked or hitched to classes. Public transportation was used by about one in eight students at the University (12.1 percent). Other forms of transportation, such as car pools, bicycles, motorcycles, or college busses were reported by only a few respondents. Table D-7 shows the percentage of students who reported using each form of transportation to get to classes.

The mean distance of the students' residences from campus (for those who lived off-campus either at home or in private facilities) ranged from 10.2 miles at the University to 11.8 miles at the State Colleges. The following table shows the mean distance of residence from campus by type of travel for each segment. Table D-8 provides the distribution of distance for each segment.

TABLE IV-3

Mean Distance of Residence from Campus

By Segment and Method of Travel

	Mean Distance in Miles			
	Univ.	S.C.	C.C.	I.C.
Walk/hitchhike	3.8	2.9	6.8	4.9
Automobile	12.1	13.1	11.0	11.6
Public transportation	11.4	9.1	7.1	9.6
Car pool	12.0	15.7	12.1	12.9
Bicycle/motorcycle	2.8	2.4	7.6	1.3
College bus	4.4	4.6	16.6	--
All students	10.2	11.8	10.7	10.8

The average cost of transportation was lowest at the University, $237, and highest at the State Colleges, $295. At the Community Colleges the average was $284 and at the Independent Colleges $249. The following table provides the mean travel expenses by segment and distance of residence from campus. Table D-9 provides the distribution of travel expense by segment. Table D-10 provides the average travel expense by method of travel at each of the segments. The differences in means for transportation expenses at the State Colleges and Community Colleges are not statistically significant.

TABLE IV-4

Mean Transportation Expense

By Segment and Distance

	Univ.	S.C.	C.C.	I.C.
Under 1 mile	$160	$178	$238	$196
1 to 4.9 miles	236	226	226	239
5 to 14.9 miles	306	317	276	353
15 to 24.9 miles	358	362	344	359
25 miles or more	417	474	443	319
All students	237	295	284	249

There were slight variations in the mean transportation expense for students in the different racial/ethnic groups. White students reported an average of $262, Black students $243, and Puerto Rican students $238. The distribution of transportation expense by racial/ethnic group is reported in Table D-11. The differences in means for transportation expenses of Black students and Puerto Rican students are not statistically significant.

Other Expenses

All other expenses were lumped together on the SRS questionnaire under the heading clothing, recreation, and incidentals. The mean expenditures for these items by University students was $348, by State College students $397, by Community College students $380, and by Independent College students $418. Black students reported the highest average of any of the racial/ethnic groups, $444. Puerto Rican students $391, and White students $373. Single dependent students living at home reported an average of $370, single dependent students living away from home $337,

single independent students $500, and married independent students $523. The following table summarizes the expenditures for different groups of students; Tables D-12, D-13, and D-14 provide the detailed distributions for each group.

TABLE IV-5

Mean Expenditures for Clothing, Recreation, and Incidentals

For Different Groups of Respondents

Student Group	Mean Expenditure
University students	$348
State College students	397
Community College students	380
Independent College students	418
White students	$373
Black students	444
Puerto Rican students	391
Dependent single at home	$370
Dependent single away from home	337
Independent single	500
Independent married	523

Total Maintenance Expenses

Adding together the expenditures for books, supplies, room, board, travel, clothing, recreation, and incidental expenses provides a measure of the amount of total expenditures that are under the direct control of the student and family. This "maintenance budget" reflects differences in expenditures which are a function of choice within the groups under consideration (as opposed to tuition and fees which are independently determined). At the three public segments the totals were similar, $1,932 at the University, $1,978 at the State Colleges, and $1,989 at the Community Colleges. Students at the Independent Colleges spend an average of $2,223.

TABLE IV-6

Total Maintenance Budgets

By Segment

	Univ.	S.C.	C.C.	I.C.
Books and supplies	$ 155 (8.0%)	$ 144 (7.3%)	$ 143 (7.2%)	$ 171 (7.7%)
Room and board	$1,192 (61.7%)	$1,142 (57.7%)	$1,182 (59.4%)	$1,385 (62.3%)
Travel	$ 237 (12.3%)	$ 295 (14.9%)	$ 284 (14.3%)	$ 249 (11.2%)
Clothing, recreation, and incidentals	$ 348 (18.0%)	$ 397 (20.1%)	$ 380 (19.1%)	$ 418 (18.8%)
Total	$1,932	$1,978	$1,989	$2,223

Expenditures for room and board made up about 60 percent of the total, clothing, recreation, and incidentals about 20 percent, and books, supplies, and transportation combined to make up the final 20 percent of expenditues at all of the segments.

Black students had the highest total maintenance budget, $2,206. The Puerto Rican students spent the smallest average amount, $1,978. White students reported spending an average of $1,998. The percent of the total spent for various items was about the same for all three groups.

TABLE IV-7

Total Maintenance Budgets

by Racial/Ethnic Group

	White	Black	Puerto Rican
Books and supplies	$ 151 (7.6%)	$ 161 (7.3%)	$ 158 (8.0%)
Room and board	$1,212 (60.7%)	$1,358 (61.6%)	$1,191 (60.2%)
Transportation	$ 262 (13.1%)	$ 243 (11.0%)	$ 238 (12.0%)
Clothing, recreation, and incidentals	$ 373 (18.6%)	$ 444 (20.1%)	$ 391 (19.8%)
Total	$1,998	$2,206	$1,978

Total Expense Budgets

In order to compare the resources with expenses, tuition and fees must be added to the maintenance budgets reported above. For each of the segments the mean of the student reported expenditures was used. It would appear that the student reports are somewhat higher than the published institutional estimates of tuition and fees, but appropriate when the students who pay non-resident tutition are considered. For the different racial/ethnic groups, tuition and fees were calculated as a weighted average on the basis of the number of students in each of the groups enrolled at each type of institution. The following table shows the total educational expenditures which will be used in the subsequent comparisons of resources and expenses. The mean tuitions for each segment were: for the University, $825; for State Colleges, $750; for Community Colleges, $475; and, for Independent Colleges, $2,501. The mean tuition and fees for racial/ethnic groups are: for White students, $1,058; for Black students, $914; and, for Puerto Rican students, $1,037.

TABLE IV-8

Total Educational Budgets

University students	$2,757
State College students	2,728
Community College students	2,464
Independent College students	4,724
White students	3,056
Black students	3,120
Puerto Rican students	3,015

Summary

The expenses a student must pay for his education are affected by many factors. These include: the tuition and fees of the college he attends; whether he lives with parents, in on-campus, or in off-campus housing; how far and how frequently he commutes to campus and what methods of transportation he uses; his marital status and/or number of dependents; and, his particular life-style and the day-to-day decisions he makes about what he must purchase as a function of his student status.

The Survey has shown some degree of variation in student expense budgets and their composition. In general, State University students' maintenance budgets are the lowest and Independent College students' maintenance budgets are highest. State College and Community College students' budgets are quite similar, showing no statistically significant differences.

By racial/ethnic groups, White students' and Puerto Rican students' maintenance and total budgets are quite similar, showing no statistically significant differences when grouped across all institutional types. Black students' budgets are higher but this is, in large part, because they are more likely than other students to be older, married, and have dependents. The next two chapters will describe the ways in which students pay these educational expenses.

CHAPTER V

THE FAMILY CONTRIBUTION

A basic premise of the financing of postsecondary education in the United States is that the student and family have a primary obligation to contribute toward the costs of education to the extent that they are able. In most instances student aid is not offered until and unless the family makes a reasonable contribution. The previous chapter presented information about the costs of education in the State of New Jersey; this chapter will focus on the present ability of the student and parents to meet those costs from their own resources.

Typically, the family contribution is composed of three major items:

1. Parental contribution, which represents the amount that the parents or guardians are expected to contribute from their current income and assets. For students who are married and not dependent on their parents, the contribution of spouse is generally considered as a substitute or replacement of the parental contribution.

2. Student contribution from savings, which represents that portion of the assets which the student has accumulated over the previous years and an amount which is expected to be saved from employment during the summer preceding the academic year.

3. Student contribution from benefits, from such programs as Social Security, Veterans Benefits, Vocational Rehabilitation, Welfare, etc.

These items, taken together, are deducted from educational expenses to determine financial need. The resultant figure is the basis on which student financial aid, whether federal, state, institutional, or private, is awarded.

Parental Contribution

In determining the amount that the parents can reasonably be expected to contribute, two main factors must be evaluated: whether the student is dependent on his parents for financial support or independent as a member of the community in his/her own right, and the amount of income available to the parents for educational contributions.

The questionnaire asks the students what their perception is of their dependency status. As might be expected, the student perceptions differ from those which would be determined by the BEOG regulations. At the University, 67.6 percent of the respondents said that they were self-supporting as compared with only 9.9 percent who would be so considered by BEOG; at the State Colleges 60.3 percent of the students believed they were self-supporting as compared with 14.8 percent according to the BEOG rules; at the Community Colleges 39.3 percent believed they were self-supporting while only 17.2 percent would be for BEOG; at the Independent Colleges 22.6 percent believed they were self-supporting and only 6.4 percent would be considered so by BEOG.

Clearly, there are differences between the student perceptions and the BEOG classifications. Probably neither are true representations of the realities of the situation. But for the discussions which follow, the BEOG determinations will be used to reflect dependence and independence.

The second factor determining the amount that the parents can reasonably be expected to contribute is their current income. Most systems for determining parental contribution consider that both income and assets should be examined, but by far the most important source of parental contribution toward the expenses of postsecondary education is their income. The SRS questionnaire asks the respondents to indicate the annual income of their parents and guardians from all sources before taxes. From this, estimates can be made of the amount that could reasonably be expected to be contributed toward educational expenses.

There has been some question of the accuracy of student-reported parental income. In other studies conducted with the SRS, the researchers have been satisfied that the student-reported parental income was adequate for planning purposes. As a part of the SRS study conducted in the State of Oregon in 1972, a small sample of student questionnaires was administered in a non-anonymous mode and follow-up was made directly to the parents to obtain accurate information about their income in verification of the student responses. In an unpublished doctoral dissertation based on that study, one of the Oregon researchers reported that "Matched students and parents were compared in the area of total cost and total resources. The means reported by students and parents in both categories were statistically not different." In the absence of specific external information to verify the accuracy of the student-reported parental income in this sample, the study staff can only conclude that the SRS information on family income appears to be useful and reasonably reliable for planning and reporting purposes.

The criteria used to determine dependency status by most of the student aid programs are those developed by the Federal government for use in the Basic Educational Opportunity Grant Program. These require that to be considered independent, the student:

1. Has not and will not be claimed as an exemption for federal income tax purposes by any person except his or her spouse for the calendar year(s) in which aid is received and the calendar year prior to the academic year for which aid is requested;

2. Has not received and will not receive financial assistance of more than $600 from his or her parent(s) in the calendar year(s) in which aid is received and the calendar year prior to the academic year for which aid is requested; and,

3. Has not lived or will not live for more than two consecutive weeks in the home of a parent during the calendar year in which aid is received and the calendar year prior to the academic year for which aid is requested.

The Student Resource Survey data collection instrument includes questions which permit an approximation of the determination of dependency status according to these criteria. Using information about the tax dependency, the amount of parental contribution, and the student's place of residence, the following determinations were made for the respondents in this study group:

TABLE V-1

Dependency Status According to BEOG Regulations

By Segment

	Univ.	S.C.	C.C.	I.C.
Dependent	90.1%	85.2%	82.8%	93.6%
Independent	9.9	14.8	17.2	6.4

The highest mean parental income was reported by students at the Independent Colleges, $18,468. This group also included the largest percentage of families with incomes in the highest interval, with more than one-quarter (27.6 percent) of the families reported to have incomes in excess of $25,000. At the University the mean parental income was $16,380, with 15.0 percent having incomes above $25,000. At the State Colleges the mean income was $14,995 with 11.0 percent in the highest income interval; at the Community Colleges the mean was $14,058 with 9.9 percent in the highest interval. The following table provides the distribution of student-reported parental income by segment:

TABLE V-2

Distribution of Student-Reported Parental Income

By Segment

	Univ.	S.C.	C.C.	I.C.
Under $3,000	3.5%	4.4%	8.5%	3.2%
$3,000 to $5,999	4.8	6.4	6.6	5.6
$6,000 to $7,499	4.3	4.1	5.8	2.8
$7,500 to $8,999	4.4	6.6	6.3	4.5
$9,000 to $11,999	13.1	15.0	15.5	9.4
$12,000 to $14,999	17.5	18.7	16.9	14.3
$15,000 to $17,999	14.8	14.5	13.3	10.7
$18,000 to $20,999	12.2	11.7	8.7	11.0
$21,000 to $24,999	10.4	7.6	8.6	10.9
$25,000 and Above	15.0	11.0	9.9	27.6
Mean	$16,380	$14,995	$14,058	$18,468
Median	$15,486	$14,166	$13,296	$17,860

There were significant differences in the distributions of parental income among the three racial/ethnic groups. Black students came from families with a mean parental income of $9,270. Among Blacks nearly two out of ten families (19.8 percent) had incomes of less than $3,000 and nearly half (48.8 percent) had incomes less than $7,500. Only 3.0 percent of Black families had incomes in the highest interval. Puerto Rican students came from families with higher mean income, $11,747, with more than one in ten (11.1 percent) reporting incomes of less than $3,000. Exactly the same percentage, however, had incomes in the highest interval. For White students the mean parental income

was $16,736. About one student in six (16.8 percent) came from a family with income in excess of $25,000, while only 3.1 percent came from families with incomes below $3,000. The full distribution of student-reported parental income by racial/ethnic group is provided in Table E-1.

TABLE V-3

Mean Student-Reported Parental Income

By Racial/Ethnic Group

White Students	$16,736
Black Students	9,270
Puerto Rican Students	11,747

There was considerably more variation in the amount of student-reported parental contribution than can be explained on the basis of differences in the income distributions. At the Independent Colleges the mean amount of parental contribution was $1,642, with more than one quarter of the parents (27.8 percent) contributing amounts in excess of $3,000. Only one out of six of the parents at the Independent Colleges made no contribution to their child's educational expenses. When compared to the contributions that would be expected by the College Scholarship Service system of determining parental ability to pay (which is used by the majority of postsecondary institutions in the State of New Jersey) it is apparent that the Independent College parents are doing more than would be expected. The mean contribution calculated according to the CSS system would be $1,593 ($49 less than was reported by the students). About the same percentage would be expected to make no contribution (17.0 percent according to CSS compared with 16.2 percent reported by the students) but 7.1 percent fewer families would be expected to make contributions in excess of $3,000 (20.7 percent compared with 27.8 percent who actually did contribute in excess of $3,000 according to the students).

At the public segments, the parents actually contributed less than would be expected under the College Scholarship Service system. At the University the mean parental contribution reported by the students was $928 compared with $1,271 which would be expected by the CSS system. There were 22.7 percent of parents who made no contribution compared with 18.5 percent who would be expected to make none, and 3.8 percent who contributed more than $3,000 compared with 12.8 percent who would be so expected. At the State Colleges the actual mean contribution was

only $589 compared with an expected mean of $1,121. More than one-third of the parents (34.5 percent) made no contribution compared with 22.3 percent who would not be expected to make any. About one family in ten (10.1 percent) would be expected to contribute more than $3,000 compared with only 2.0 percent who actually did.

At the Community Colleges more than four out of ten families (43.5 percent) made no contribution as compared with about one quarter (26.4 percent) who would not be expected to make any. The mean amount of parental support reported by the students at the Community Colleges was $423 as compared with an expected contribution of $1,061.

For Black and Puerto Rican students the actual and expected parental contributions were more similar. The CSS system would expect Black parents to contribute an average of $569, and students reported that the actual mean parental contribution was $402. CSS would expect that 55.9 percent of the parents would make no contribution and the students reported that 56.2 percent actually did not. Among Puerto Ricans the expected mean contribution would be $725 with 47.8 percent being expected to contribute none; the students' reports indicated that the actual mean was $597 with 47.7 percent providing none.

For White students the expected mean parental contribution would have been $1,330 with 17.3 percent being expected to contribute nothing. The actual student-reported mean contribution was only $934, with more than one-quarter (25.2 percent) providing no support. About twice as many White parents would have been expected to contribute amounts in excess of $3,000 than actually did.

The tables on the two following pages compare the student-reported parental contribution and the CSS expectations by segment and racial/ethnic group.

The expected and actual contributions for Puerto Rican students are not statistically significantly different. For White students and for Black students, the actual contributions are significantly lower than is expected by the CSS need analysis system. While the expected and actual contributions from parents of students at the Independent Colleges are not statistically significantly different, the actual contributions from parents of students at the other types of institutions are significantly lower than the CSS expectation.

Some portion of these differences can be explained on the basis of the difference between the expectation and necessity. The CSS calculation is not institutionally-specific -- that is the expectation represents the maximum amount that the parents could be expected to contribute regardless of the institution attended by the student. When the amount of contribution is greater than the actual cost of the institution which the student selects, the "necessary" parental contribution may be less than the theoretical amount which they could contribute. This would be particularly true for parents who would be expected to contribute

TABLE V-4

Comparison of Student-Reported and CSS-Calculated
Parental Contribution

By Segment

	University		State College		Community College		Independent College	
	Student Reported	CSS Calc.	Student Reported	CSS Calc.	Student Reported	CSS Calc.	Student Reported	CSS Calc.
None	22.7%	18.5%	34.5%	22.3%	43.5%	26.4%	16.2%	17.0%
$1 to $200	13.8	5.8	14.5	7.6	15.7	7.6	9.2	3.7
$201 to $400	7.4	2.8	9.1	2.6	9.8	3.6	6.4	2.1
$401 to $600	8.0	9.0	7.9	8.2	9.4	9.6	5.4	7.6
$601 to $1,000	11.3	13.3	13.1	13.9	9.9	9.9	8.4	9.3
$1,001 to $1,500	9.5	16.6	7.8	16.4	4.3	15.9	7.0	12.3
$1,501 to $2,000	9.0	10.7	5.4	10.4	2.0	9.0	4.8	11.5
$2,001 to $2,500	9.4	5.3	3.5	3.7	1.1	2.7	6.7	8.3
$2,501 to $3,000	5.0	5.2	2.3	4.6	1.2	5.1	8.1	7.5
$3,001 and Above	3.8	12.8	2.0	10.1	2.9	10.3	27.8	20.7
Mean	$928	$1,271	$589	$1,121	$423	$1,061	$1,642	$1,593

TABLE V-5

Comparison of Student-Reported and CSS-Calculated
Parental Contribution

By Racial/Ethnic Group

	White Students		Black Students		Puerto Rican Students	
	Student Reported	CSS Calc.	Student Reported	CSS Calc.	Student Reported	CSS Calc.
None	25.2%	17.3%	56.2%	55.9%	47.7%	47.8%
$1 to $200	13.5	6.0	13.9	5.4	9.3	10.4
$201 to $400	8.1	2.8	8.0	2.5	3.5	1.5
$401 to $600	8.0	8.8	5.2	7.4	8.1	4.5
$601 to $1,000	11.5	12.4	3.4	6.4	14.0	10.4
$1,001 to $1,500	8.3	16.4	2.5	8.4	3.5	6.0
$1,501 to $2,000	6.6	11.1	3.1	3.5	3.5	4.5
$2,001 to $2,500	6.6	5.3	2.5	3.5	2.3	3.0
$2,501 to $3,000	4.7	5.8	1.9	2.5	2.3	4.5
$3,001 and Above	7.9	14.1	3.4	4.5	5.8	7.5
Mean	$934	$1,330	$402	$569	$597	$725

amounts in excess of $2,500 whose children attended the public institutions where the total budgets reported by the students were about that amount. Other factors, such as the students' earnings, benefits, contributions from savings, etc., operate to reduce the necessary contribution even further.

In the comparisons which follow, the student-reported parental contribution will be used as it represents the actual amount that the student had available to meet his educational expenses during the academic year.

Spouse Contribution

For those students who are married and independent of their parents, a contribution from spouse is generally considered to replace that which would be expected from the parents. Among the respondents, the mean spouse contribution ranged from $2,051 for married students at the University to $1,626 for those at the Community Colleges. At the State Colleges the mean for students getting help from their spouse was $1,902 and at the Independent Colleges $1,881. Because only a few respondents had contributions from spouse, it is necessary to adjust the means by pro-rating them over the entire respondent groups to avoid over-stating the proportion of family contribution coming from this source. The following table summarizes the contributions from spouse reported in the survey. A full distribution of spouse contribution is provided in Table E-2

There are considerable differences in per student contributions from spouses for students at the different types of institutions. However, when only students who reported contributions are considered, there are no significant differences in the mean contributions for students at the State University, the State Colleges, or the Independent Colleges. The spouses of the Community College students contribute significantly fewer dollars to their educational expenses. This may be attributable to the fact that more Community College students are minority group members and have lower incomes than White students and spouses.

There is some evidence to indicate that this may be the case. Students who considered themselves independent of parental support were asked to indicate their total income for the current year. The mean income for White students was $7,067. The mean for Black students was $6,360; for Puerto Rican students it was $6,172. A distribution of self-reported independent students' incomes by racial/ethnic group is shown in Table E-3.

The contributions from spouses appears to be more related to the spouse's and student's income than the type of institution the student attends.

TABLE V-6

Summary of Spouse Contribution

By Segment

	Univ.	S.C.	C.C.	I.C.
Percent Receiving Any	6.4%	11.6%	10.7%	4.4%
Mean, Those Reporting Any	$2,051	$1,902	$1,626	$1,881
Mean, All Respondents	$132	$126	$174	$84

The analysis which was done did not analyze spouse contribution by racial/ethnic group. In comparing the resources of the different groups, the mean spouse contribution for all respondents, $151, will be used.

Student Contribution from Savings

Typically, the student contribution from savings represents two sources, savings that the student has made during previous years and an amount that is expected to be saved from employment during the summer previous to the academic year under consideration. Since the Student Resource Survey was conducted late in the Spring, the amount which might have been saved from summer earnings would have been added to other savings and expended as a single amount during the year. For that reason, a single amount reported as contribution from savings will be used in these comparisons.

Summer earnings were reported by a large percentage of the students. At the University only 11.8 percent of the respondents indicated that they did not work during the summer. The mean earnings for those who worked was $1,063. At the State Colleges 16.6 percent indicated that they had no earnings, and the mean for those who worked was $1,080; at the Community Colleges 24.1 percent had not worked and the mean for workers was $1,175; and at the Independent Colleges 14.7 percent had not worked and the mean earnings of workers was $1,103. The following table summarizes the summer earnings by segment; Table E-4 provides the complete distribution.

TABLE V-7

Summary of Summer Earnings

By Segment

	Univ.	S.C.	C.C.	I.C.
Percent Reporting Any	88.2%	83.4%	75.9%	85.3%
Mean, Those Reporting Any	$1,063	$1,080	$1,175	$1,103
Mean, All Respondents	$938	$901	$892	$941

There were significant differences in the summer earnings of the various racial/ethnic groups. Among White students only 13.5 percent reported no summer employment while among Black students 32.8 percent reported none and among Puerto Ricans 29.0 percent had no summer work.

The mean income for Black and White students who worked was about the same, $1,086 and $1,097 respectively. Puerto Ricans who worked had considerably lower mean incomes, $842. The following table summarizes the summer employment income by racial/ethnic group with the full distribution provided in Table E-5.

TABLE V-8

Summary of Summer Earnings

By Racial/Ethnic Group

	White	Black	Puerto Rican
Percent Reporting Any	86.5%	67.2%	71.0%
Mean, Those Reporting Any	$1,097	$1,086	$842
Mean, All Respondents	$949	$729	$597

In spite of the relatively high percentages of respondents who had work during the summer, it was apparent that fewer were able to make any savings to use to support their educational expenses. At the University only 58.4 percent of the respondents indicated using any savings to meet their educational expenses during the year. At the State Colleges 54.3 percent used savings, at the Community Colleges 49.2 percent, and at the Independent Colleges 55.9 percent. Fewer Black and Puerto Rican students, 32.3 percent and 34.9 percent respectively, used savings than did White students, 58.1 percent. The tables on this and the following page show the contributions from savings by segment and racial/ethnic group.

Among students who were able to contribute something from savings to their education, Independent College students contributed, on the average, significantly more than State College students. There were no other statistically significant differences in mean contributions from savings by students at the different types of institutions.

White students were able to contribute significantly more from savings than Black or Puerto Rican students. There were no significant differences between the mean contributions of the two minority groups.

TABLE V-9

Distribution of Contribution from Savings

By Segment

	Univ.	S.C.	C.C.	I.C.
None	41.6%	45.7%	50.8%	44.1%
Of those reporting any				
$1 to $200	36.1%	42.3%	32.9%	35.1%
$201 to $400	17.8	14.3	19.1	16.4
$401 to $600	11.9	14.2	17.5	13.6
$601 to $1,000	15.0	10.9	10.0	13.1
$1,001 to $1,500	6.7	7.3	6.9	7.9
$1,501 to $2,000	4.2	3.1	4.1	3.0
$2,001 to $2,500	2.2	2.1	1.4	2.5
$2,501 to $3,000	1.8	1.2	1.8	2.0
$3,001 and Above	4.4	4.7	6.3	6.5
Mean, those reporting any	$678	$632	$718	$745
Mean, all respondents	$396	$344	$353	$416

TABLE V-10

Distribution of Contribution from Savings

By Racial/Ethnic Group

	White	Black	Puerto Rican
None	41.9%	67.8%	65.1%
Of those reporting any			
$1 to $200	36.0%	50.9%	36.7%
$201 to $400	16.6	16.0	16.7
$401 to $600	13.7	13.2	20.0
$601 to $1,000	13.4	9.4	13.3
$1,001 to $1,500	7.4	3.8	----
$1,501 to $2,000	3.9	1.9	----
$2,001 to $2,500	2.0	1.9	10.0
$2,501 to $3,000	1.7	1.9	----
$3,001 and Above	5.3	.9	3.3
Mean, those reporting any	$702	$448	$635
Mean, all respondents	$407	$144	$222

Student Benefits

Students reported receiving benefits from the Veterans Administration, Social Security Administration, Welfare, Vocational Rehabilitation, and other sources. These benefits made a substantial contribution to the total resources of those receiving them. When the amounts were pro-rated over all respondents, however, the amounts were smaller ranging from $450 at the Community Colleges (due primarily to the large percentage of students receiving Veterans Benefits) to $165 at the University. The following table summarizes the benefits reported by students and the contributions that they made to the total resources. Tables E-6 through E-12 provide detailed distributions for each type of benefits by segment and for total benefits by segment and racial/ethnic group. The contribution from benefits for the different racial/ethnic groups pro-rated over all respondents was $228 for White students, $493 for Black students, and $446 for Puerto Rican students.

In addition to these benefits where specific dollar amounts can be ascertained, 8.7 percent of University students, 10.4 percent of State College students, 13.9 percent of Community College students, and 7.4 percent of Independent College students reported that they were receiving food stamps as a supplement to their incomes.

TABLE V-11

Summary of Student Benefits

By Segment

	Univ.	S.C.	C.C.	I.C.
Veterans Benefits				
Percent receiving any	3.0%	6.3%	12.2%	3.3%
Mean, those receiving any	$2,160	$2,403	$2,262	$2,228
Social Security				
Percent receiving any	7.2%	7.3%	7.7%	8.3%
Mean, those receiving any	$979	$1,145	$1,043	$1,251
Welfare				
Percent receiving any	1.1%	.9%	4.3%	.9%
Mean, those receiving any	$1,270	$1,386	$1,600	$895
Vocational Rehabilitation				
Percent receiving any	.3%	.9%	1.6%	.4%
Mean, those receiving any	$756	$625	$784	$1,225
Other				
Percent receiving any	2.1%	2.6%	3.3%	2.2%
Mean, those receiving any	$730	$609	$677	$1,079
Total Benefits				
Percent receiving any	12.5%	17.3%	24.5%	13.9%
Mean, those receiving any	$1,324	$1,623	$1,835	$1,535
Mean, all respondents	$165	$281	$450	$213

Total Family Contribution and Financial Need

The contributions from parents, spouse, savings, and benefits combine to form the total family contribution which, when deducted from the student expense budgets reported in Chapter IV produce the average financial need. As might be expected, the largest need is at the Independent Colleges. The total family contribution for Independent College students is $2,355, or 49.9 percent of the total budget, and their average need was $2,369. At the State Colleges the need was the next highest. Family contribution for State College students amounted to $1,340 (41.6 percent of the budget) and need was an average of $1,388. At the University the family contribution was $1,621 (58.8 percent of budget) and need $1,136. At the Community Colleges the family contribution was $1,400 (representing 56.8 percent of the budget) and need $1,064.

For White students the family contribution of $1,720 made up 56.3 percent of the total budget resulting in a need that averaged $1,336. Among Black students the total family contribution averaged $1,190 (only 38.1 percent of the budget) and need averaged $1,930. For Puerto Rican students the family contribution was an average of $1,415 (47.0 percent of the budget) and need $1,599.

The tables on the following page summarize the family contribution and determination of financial need by segment and racial/ethnic group.

TABLE V-12

Summary of Family Contribution and Financial Need

By Segment

	Univ.	S.C.	C.C.	I.C.
Average Budget	$2,757	$2,728	$2,464	$4,724
Less				
Parent contribution	$928	$589	$423	$1,642
Spouse contribution	132	126	174	84
Savings	396	344	353	416
Benefits	165	281	450	213
Total	$1,621	$1,340	$1,400	$2,355
(Percent of budget)	(58.8%)	(49.1)	(56.8%)	(49.9%)
Financial need	$1,136	$1,388	$1,064	$2,369

TABLE V-13

Summary of Family Contribution and Financial Need

By Racial/Ethnic Group

	White	Black	Puerto Rican
Average budget	$3,056	$3,120	$3,015
Less			
Parent contribution	$934	$402	$597
Spouse contribution	151	151	151
Savings	407	144	222
Benefits	228	493	446
Total	$1,720	$1,190	$1,416
(Percent of budget)	(56.3%)	(38.1%)	(47.0%)
Financial need	$1,336	$1,930	$1,599

Summary

The students enrolled in New Jersey colleges and universities make substantial contributions toward their educational expenses and they receive a considerable amount of support for their education from their families. This chapter has described the contributions of parents, contributions from the students' savings from summer and term-time employment, and contributions which accrue to students and their families in the form of educational benefits.

The average parental contribution per full-time student is $851 per year. When the average parental contribution is calculated for just the 70 percent of all students who receive support from their parents, the figure increases to $1,247. The parents of Independent College students make the largest average contributions, $1,642. Students at the State Colleges and Community Colleges receive significantly less support from their parents, primarily because their parents are unable to afford larger contributions and because many of these students are older, married, or otherwise independent of parental support.

By the CSS need analysis system standards, the system most commonly used by financial aid programs and administrators in New Jersey, the parents of White students and of Black students are contributing slightly less than expected for their financial circumstances. The same statement is true for the parents of students at publicly-supported colleges. However, these "under-contributions" are quite likely due to the fact that many students are attending institutions where total costs are less than the

maximum expected from parents. When the amount of CSS expected contributions are greater than the actual cost of the institution which the student attends, the "necessary" parental contribution may be less than the CSS theoretical expectation.

Almost 9 percent of the married students receive substantial contributions toward their education from their spouse's employment. The typical married student received $1832 from his or her spouse for educational expenses.

Students themselves contributed significant amounts of money from savings, summer and term-time employment. Almost 83 percent of the students were able to work and earn money during the school year and/or summer period. Their average earnings were $1105. Almost half of the students, 45.9 percent, were able to make a contribution from these earnings toward their education. Their average contribution was $690.

Approximately 17 percent of the students received some form of educational benefits from the Veterans Administration, Social Security Administration, a welfare bureau, a vocational rehabilitation agency, or some other agency.

The most frequent source of educational benefits was the Social Security Administration. Over 7.3 percent of the students received benefits from this source. The average amount was $1,126. The Veterans Administration provided benefits to 6.5 percent of the students. The average amount was $2,295. There were no major differences in the amounts of awards from each source received by the students at the different types of institutuions. However, the Community College students were more likely than other students to receive educational benefits from all sources.

The average total contribution from the student and family amounts to just over 50 percent of the average student budget across all students and institutuional types. The family contributions range from 49 percent of the budget at State Colleges to 59 percent at the University.

After all the total family contributions are applied toward the costs at the different institutions, the remaining financial need totals an estimated $215.3 million, or $1,496 per student. The estimated totals by institutional types are: $27.1 million at the State University, $69.7 million at the State Colleges, $38.3 million at the Community Colleges, and $80.2 million at the Independent Colleges.

CHAPTER VI

THE AVAILABLE STUDENT AID

The final tables in the preceeding Chapter calculated the financial need of the students at the different segments and in the different racial/ethnic groups. To meet those needs there are available a variety of student aid programs from federal, state, institutional, and private sources. In addition, many students have access to part-time employment in the community during the school year. This Chapter reports on the student aid reported by the respondents as available to meet their expenses. In reviewing the information in this section a number of cautions must be kept in mind:

1. In spite of efforts at simplification, the language of student aid is confusing even to the program administrators. The Student Resource Survey asks the respondents to indicate in considerable detail the specific sources from which their aid came. While it is likely (although not certain) that students can distinguish with accuracy between grants, loans, and employment it is not as likely that they can make the fine distinctions between different sources of the same type of aid. During the time when these data were collected there were at least five federal scholarship and grant programs available, two state-funded scholarship programs, and at least three federal loan programs. It seems likely that the student's ability to distinguish between them is less than complet .

The materials in this section will focus on the total amounts reported as received by students from the different types of aid programs (grant, loan, and employment) with less emphasis on the sub-types. Distributions of the sub-types will be provided in the Appendices but they should be interpreted with care.

2. The amounts reported by students represent estimates of the amounts that they will have available for the total academic year. In reporting employment particularly the students may over- or under-estimate their true earnings. Further, it can not be determined if the amounts reported are gross or net amounts.

3. The financial assistance reported by the students is not limited to that which they receive through the financial aid offices at the institutions--or even the Scholarship Commission in the case of State awards. It is likely that what is reported here as available student aid will not agree with the records of the financial aid offices. In the case of State awards it is likely that there are a number of students reporting grants that they received from other states, like Pennsylvania, which permit grant recipients to attend an out-of-state institution.

Applying for Financial Assistance

One of the major problems in the administration of student financial aid in New Jersey, and all the United States, is that many students lack information about the many different types and sources of aid available to them. Due to lack of information, many needy students fail to apply for aid. The Survey asked two questions about student applications for aid. Before examining the amounts of aid students received, it will be helpful to briefly describe those students who applied and did not apply for aid from programs administered by their colleges and by the State of New Jersey.

Students at Independent Colleges are more likely to have applied for and received financial aid from their institution or Federal programs administered by their institutions. Over half of the Independent College students applied for aid and over 81 percent of those who applied received aid. University students were next most likely to apply for aid, 47.7 percent having done so in this past academic year. However, only 62.4 percent of those who applied received aid. Over 30 percent of the aid applicants were told they were ineligible for assistance. There were no significant differences between percentages of students who applied for or received aid at State Colleges or Community Colleges. Table VI-1 displays the student responses regarding aid applications by the different institutional types.

TABLE VI-1

Responses to, "Did You Apply for Financial Aid at Your Institution for This Academic Year?"

By Segment

Response	Univ.	S.C.	C.C.	I.C.
No	52.3%	58.8%	61.6%	46.4%
Yes, and Aid Was Granted	29.8	27.1	26.5	43.6
Yes, but Was Ineligible	14.7	12.3	10.2	8.8
Yes, but Funds Were Unavailable	3.2	1.8	1.7	1.2

There are no readily available explanations from the data to account for the lower rate of applications at the State Colleges. As only 23.3 percent of the Community College students were identified by the SRS analysis as having financial needs of more than $400, the smaller percentage at those institutions is reasonably accounted for. Most Community Colle students have little or no financial need as measured by the CSS standard. Furthermore, the Community Colleges' aid programs are much more limited in number and scope than those of other colleges. But the percentage of needy students at the State Colleges is much higher than at the Community Colleges.

Nearly the same percentage of students at the University and the State Colleges have needs calculated to be in excess of $400, 37.1 percent as compared to 36.0 percent. Therefore, it is difficult to account for the difference in rates of application for aid among State College students and students at the University and the other institutional types.

The lower rates of application at the State Colleges may in some cases be related to the larger numbers of older and married students at these institutions. Perhaps they are less likely to know about or believe they might qualify for financial assistance from their institutions.

Significantly more Black students and Puerto Rican students than White students applied for and received financial assistance. This is very likely due to the fact that larger percentages of the minority students come from low-income families. Their rates of application are shown in Table VI-2.

TABLE VI-2

Responses to, "Did You Apply for Financial Aid at Your Institution for This Academic Year?"

By Racial/Ethnic Group

Response	White	Black	Puerto Rican
No	57.5%	21.5%	32.9%
Yes, and Aid Was Granted	27.7	66.8	61.2
Yes, but Was Ineligible	12.6	8.9	5.9
Yes, but Funds Were Unavailable	2.2	2.8	0.0

As expected, and is desirable, the lower the student's family income, the more likely he or she applied for and received financial assistance from his or her institution. Patterns of applications for financial aid by family incomes are displayed in Table F-1.

The students who were New Jersey residents were asked if they had applied for financial aid from one of the State's scholarship or grant programs. About one out of every four residents at the University, the State Colleges, and the Independent Colleges applied for a state grant. Only one out of eight Community College students applied for a State grant.

The student's reasons for not applying varied by types of institutions they attended. Students at the University and the Independent Colleges were more likely than other students to have believed their family incomes were too high to qualify for aid. Nearly half of these students cited this as their reason for not applying for aid. Students at the State Colleges were less likely, 38.5 percent, to cite their higher family incomes as their reason for failing to apply for aid. Only one out of four Community College students said their family income was too high to qualify for aid. However, nearly one out of four Community College students and State College students said that their reason for not applying was that they "did not know about the scholarship programs."

After "high income" and "unawareness," the next most common reason for not applying was that the students "did not need a scholarship to afford the college they wanted to attend." A large percentage of State College students said they failed to apply for State aid because they "didn't plan to attend college when they graduated from high school." These data, along with data on State College students' applications to their institutions, indicate that State College students are less likely to apply for aid because they don't know about the aid programs or they finalize plans for college attendance too late to apply for aid. The reasons for not applying for aid are displayed in Table VI-3.

TABLE VI-3

Applications for State Financial Aid

By Segment

	Univ.	S.C.	C.C.	I.C.
Percentage of Residents Applying	25.3%	24.7%	12.4%	25.6%
Percentage of Residents Not Applying	74.7% %	75.3%	87.6%	74.4%
Of Those Not Applying, Reasons For Not Applying				
Unaware of State Programs	12.4%	23.3%	24.7%	17.9%
High School Advised Me Not To Apply	2.4	1.4	2.4	4.6
Believed Grades Were Too Poor	4.8	6.3	10.4	7.2
Believed Income Was Too High	55.0	38.5	24.1	46.2
Missed the Application Deadline	3.1	3.8	2.6	1.3
Failed to Take the S.A.T.	0.3	0.1	1.1	0.0
Didn't Plan to Attend College	6.2	10.4	15.1	7.9
Did Not Need Financial Aid	15.8	16.3	19.5	14.9

Only slightly more Black students and Puerto Rican students than White students applied for financial aid from the State's programs. The minority racial/ethnic group members were much more likely than White students to cite an unawareness of State programs as their reason for not applying for aid, 39 percent as compared to 16.4 percent. White students were more likely to have not applied because they thought their family income was too high. The patterns of aid applications by racial/ethnic groups are shown in Table VI-4.

TABLE VI-4

Applications for State Financial Aid

By Racial/Ethnic Groups

	White	Black	Puerto Rican
Percentage of Residents Applying	21.9%	28.1%	28.6%
Percentage of Residents Not Applying	78.1%	71.9%	71.4%
Of Those Not Applying, Reasons For Not Applying			
Unaware of State Programs	16.4%	39.1%	38.9%
High School Advised Me Not To Apply	2.4	3.5	0.0
Believed Grades Were Too Poor	6.9	6.1	5.6
Believed Income Was Too High	44.5	13.9	36.1
Missed the Application Deadline	2.9	3.5	2.8
Failed to Take the S.A.T.	0.3	1.7	2.8
Didn't Plan to Attend College	9.3	21.8	8.2
Did Not Need Financial Aid	17.3	10.4	5.6

As one of the primary purposes of the State's programs is to make aid available to low-income and the neediest students, it is important to examine the reasons students gave for not applying for financial aid from the State by their family incomes and calculated financial needs. There were no available data to indicate what percentage of students with different levels of need or from different family incomes applied for aid. This is because the SRS does not identify residency by need or income. However, regardless of the rates of application from needy students, there is evidence to indicate that many needy students do not apply for aid because they are unaware of the State's programs or for some other reason. As financial need, as internally calculated by the SRS analyses, increases, students who did not apply for state aid are more likely to cite an unawareness of the programs as their primary reason for not applying. Over 42 percent of the students from families with incomes of less than $9,000 who failed to apply for financial aid indicated they were unaware of the State programs. Nearly one-third of the students with financial needs in excess of $2,500 who failed to apply for State aid said they were unaware of the programs.

While the percentages are quite small, less than 5 percent in most intervals, there is indication that lower income and higher need students who did not apply for State aid failed to apply because of advice from high school teachers or counselors.

Almost one-third of the students who failed to apply and had calculated needs in excess of $1,500 said they thought their family incomes were too high to permit them to qualify for aid. By family incomes, almost 14 percent of the students who failed to apply and had family incomes of less than $9,000 said they believed their incomes were too high to qualify for aid. Students from these families were also likely to have not applied because they had not planned on attending college. Over 17 percent gave this reason for not applying. The reasons students of different needs gave for not applying are displayed in Table F-2. Reasons by students' family income are in Table F-3.

It is apparent from the data that a large number of students who would qualify for aid from the State's programs fail to apply for aid from them. Furthermore, the data indicates a lack of awareness of the programs and a lack of knowledge of their criteria for eligibility among students who could be expected to benefit from them. This lack of knowledge appears to extend to the high school personnel who are advising students. It seems clear that more needy students would benefit from institutional, institutionally-based, and State aid programs if information about them were more broadly and accurately disseminated.

Scholarship and Grant Assistance

The federal Basic Educational Opportunity Grant Program, established by the Congress in 1972, is intended to be the foundation on which all other Federal, state, institutional, and private aid programs should rest. It guarantees a certain amount of assistance to all students as a matter of right regardless of where they live or what institution they plan to attend. The program also provided for horizontal and vertical equity in the treatment of students: those coming from similar economic circumstances would be treated equally and those from different economic circumstances would be treated differently.

To date, the Program has not been an unqualified success, suffering from under-funding and under-utilization. The data collected in the Student Resource Survey permits projections to be made which approximate the eligibility index of the BEOG Program under a variety of conditions. According to the data provided by the students, about 19 percent of the respondents would have been eligible under full-funding conditions. Considerably higher percentages of non-White students (48.9 percent of the Black students and 44.2 percent of the Puerto Rican students) would have been eligible than would White students (15.4 percent eligible). Under the present eligibility rules (1974-75 academic year) just over one student in ten (10.5 percent) in the respondent group would have been eligible. About one White student out of twenty (5.2 percent of the White respondents) and about three out of ten of the non-White students (31.3 percent of the Black students and 30.2 percent of the Puerto Rican students) would have been eligible under the present regulations.

According to the student reports, however, only 72.3 percent of the students who appear to be eligible for BEOG under the present guidelines have received awards for the current year. At the University, 7.4 percent of the respondents indicated that they had received a Basic Grant, in an average amount of $570. At the State Colleges 7.2 percent had received a BEOG in an average of $566. A slightly higher percentage of Community College respondents, 8.9 percent, had received Basic Grants (probably due to the limitation of present-year eligibility to freshmen and sophomores) with the average $575. At the Independent Colleges 7.5 percent of the respondents said they had Basic Grants in an average amount of $661.

The following table summarizes present-year participation in the Basic Grant Program by students at the different segments. Table F-4 provides the complete distribution of Basic Grant awards by segment.

TABLE VI-5

Summary of Basic Grants

By Segment

	Univ.	S.C.	C.C.	I.C.
Percent reporting any	7.4%	7.2%	8.9%	7.5%
Mean, recipients only	$570	$566	$575	$661

The Student Resource Survey also asks students to report the amounts they received from non-resident tuition waivers, state scholarships and grants, federally-funded Supplementary Educational Opportunity Grants, institutional scholarships and grants, and other types of grant aid. The table on the following page summarizes the percent of students at the different segments who reported receiving assistance from each of these programs. Tables F-5 through F-10 provide detailed distributions for each of the different types of grant programs by segment.

It was noted that students have difficulty in identifying the sources or programs which provided them aid and, consequently, caution should be applied when comparing differences in patterns of aid recipients among different groups.

The differences in means of grant awards to students at the different institutions are not, in most cases, statistically significant. The differences in means among institutional types for tuition waivers, Basic Grants, and awards from "other Federal programs" are not

TABLE VI-6

Summary of Participation in Different Grant Programs

By Segment

	Univ.	S.C.	C.C.	I.C.
Non-resident tuition waiver				
Percent receiving any	.7%	1.3%	4.0%	.8%
Mean, recipients only	$482	$347	$404	$861
State scholarship				
Percent receiving any	25.3%	21.8%	13.3%	20.9%
Mean, recipients only	$569	$437	$522	$956
S.E.O.G.				
Percent receiving any	4.6%	2.9%	2.1%	2.0%
Mean, recipients only	$386	$361	$400	$643
Institutional scholarships				
Percent receiving any	6.2%	1.4%	2.8%	22.4%
Mean, recipients only	$451	$383	$420	$1,248
Other federal grants				
Percent receiving any	2.0%	1.3%	2.1%	1.4%
Mean, recipients only	$635	$495	$907	$863
Other scholarships or grants				
Percent receiving any	8.7%	5.4%	4.2%	9.0%
Mean, recipients only	$539	$417	$714	$996

statistically significant at the .05 level. The differences in means for students at public institutions who received SEOG awards, institutional awards, and "other scholarship grants" are not statistically significant.

Students at Independent Colleges receive statistically significantly larger awards than other students from State grants, their institutions, Supplemental Educational Opportunity Grants, and "other scholarship grants," presumably from private sources independent of institutional control, e.g., church and civic associations, alumni foundations, businesses and industry.

Mean awards from State programs are statistically significantly different between all institutions but the State Colleges and Community Colleges. The mean State awards to students at these two institutions do not vary enough to be statistically significant. Mean awards to University students are slightly higher.

When all forms of grant assistance are combined, 37.7 percent of University students had received an average of $773. That amount pro-rated over all University respondents provided a contribution of $292 to the total resources. At the State Colleges fewer respondents had received any form of grant, with 31.9 percent receiving an average of $580. That pro-rates to $185 per State College student. The Community Colleges had the smallest percentage of respondents indicating any grant (even though they had the highest percentage of respondents receiving BEOG), with only 25.4 percent receiving any. That averaged $779 for recipients and $198 for all respondents. The highest incidence of grant receipt was at the Independent Colleges, where 43.1 percent received an average of $1,487, or a pro-rated contribution to total resources of $641. The table on the following page provides the complete distribution of grant assistance by segment.

When grants from all sources are considered and combined, the average awards to Community College and University students are basically the same. State College students receive signficantly less grant dollars than students at other types of colleges.[1] Independent College students receive significantly more grant dollars than other students.

There were considerable differences in the participation in grant programs by students in the different racial/ethnic groups. Just under one-third (32.5 percent) of the White students reported any grant, with the average for recipients $794 and the pro-rated average $258. Nearly twice as large percentages of Black students (63.5 percent) and Puerto Rican students (62.8 percent) reported receiving grants. The average amounts to non-White students were also much larger, $1,353 for Black recipients and $1,435 for Puerto Rican recipients. That provided a pro-rated contribution to resources of $860 for Black students and $901 for Puerto Rican students. The full distribution of grant recipients by racial/ethnic group is provided in Table F-11.

[1]Over 7,000 State College students received a grant of $185 under the tuition remission program run by the state. It is possible that the grant was not reported by students due to the questionnaire format.

TABLE VI-7

Distribution of Total Scholarships and Grants
(Including BEOG)

By Segment

	Univ.	S.C.	C.C.	I.C.
None	62.3%	68.1%	74.6%	56.9%
Of those reporting any				
$1 to $200	17.8%	31.2%	12.2%	5.2%
$201 to $400	8.8	9.4	20.9	7.1
$401 to $600	26.6	26.0	23.6	9.0
$601 to $1,000	20.5	19.2	22.8	19.5
$1,001 to $1,500	14.7	7.6	7.1	17.2
$1,501 to $2,000	6.3	3.5	7.9	14.8
$2,001 to $2,500	3.2	1.5	1.6	12.4
$2,501 to $3,000	1.0	1.1	.4	4.7
$3,001 and Above	1.0	.4	3.6	10.1
Mean, those reporting any	$773	$580	$779	$1,487
Mean, all respondents	$292	$185	$198	$641

Loan Assistance

The students were asked what amounts they had borrowed from the National Direct Student Loan Program (NDSL); other federal programs such as the Law Enforcement Education Program (LEEP), Nursing, and Health Professions Loans; the Federally-Insured Student Loan Program (FISL) or loans from the State's Guaranteed Student Loan Program; institutional long-term loans; and other sources of loans. The following table summarizes their participation in these programs. Tables F-12 through F-16 provide distributions for each individual program.

At the University, over one-quarter of the respondents (27.1 percent) indicated that they had some current borrowing. The average for those who had borrowed was $1,011, or $273 pro-rated over all respondents. At the State Colleges just over two out of ten respondents (20.1 percent) had borrowed an average of $1,122. That represented $233 for all respondents. At the Community Colleges just over one in ten (11.9 percent) had borrowed. The average loan was $1,145 or a pro-rated average of $136. The highest percentage of students who had borrowed was at the Independent Colleges, 36.9 percent, where the average loan for recipients was $1,306 and the contribution to the total resources of all respondents from loans was $482.

TABLE VI-8

Summary of Participation in Different Loan Programs

By Segment

	Univ.	S.C.	C.C.	I.C.
N.D.S.L.				
Percent reporting any	13.2%	7.4%	3.1%	14.2%
Mean, recipients only	$581	$547	$492	$703
LEEP, Health, and Nursing				
Percent reporting any	1.1%	.9%	1.5%	.6%
Mean, recipients only	$755	$600	$743	$1,192
F.I.S.L.				
Percent reporting any	11.0%	11.1%	5.4%	18.5%
Mean, recipients only	$1,313	$1,309	$1,134	$1,468
Institutional				
Percent reporting any	.9%	.6%	1.4%	2.5%
Mean, recipients only	$911	$872	$732	$817
Other				
Percent reporting any	3.9%	2.6%	3.9%	4.4%
Mean, recipients only	$874	$1,074	$1,042	$1,352

As with grants, mean loan amounts by program sources of loans were generally not statistically significantly different among students at different types of institutions. There were no significant differences in mean LEEP, Health, and Nursing loans or Institutional loans among students by segments. Among students at publicly supported instititions, there were no statistically significant differences in means for loans from each program or in total. Independent College students, however, received significantly larger National Direct Student Loans, Federally Insured Student Loans, loans from other sources, and total loans. This is expected as costs at Independent Colleges are considerably higher than those at public institutions.

As with grants, there were differences in the participation in loan programs by students in the different racial/ethnic groups. Among White students 23.2 percent had borrowed, among Black students 43.2 percent, and among Puerto Rican students 30.2 percent. The mean

TABLE VI-9

Distribution of Total Current Borrowing

By Segment

	Univ.	S.C.	C.C.	I.C.
None	72.9%	79.2%	88.1%	63.1%
Of those reporting any				
$1 to $200	5.1%	2.7%	13.4%	2.3%
$201 to $400	15.7	11.1	13.4	4.5
$401 to $600	13.8	15.4	16.0	11.3
$601 to $1,000	27.1	27.5	14.3	28.1
$1,001 to $1,500	17.9	18.1	14.3	23.3
$1,501 to $2,000	11.1	13.4	13.4	14.5
$2,001 to $2,500	5.7	5.0	4.2	8.3
$2,501 to $3,000	.9	2.3	4.2	2.5
$3,001 and Above	2.6	4.3	6.6	5.4
Mean, those reporting any	$1,011	$1,122	$1,145	$1,306
Mean, all respondents	$273	$233	$136	$482

loan to White students was $1,148, to Black students $1,026, and to Puerto Rican students $840. Those averages pro-rated to contributions to total resources of $266 for White students, $443 for Black students, and $254 for Puerto Rican students. While there are major and significant differences in the percentages of students from the different racial/ethnic groups who borrowed money for college, the differences in means of total loans to the students are not statistically significant at the .05 level. Members of minority groups are more likely to borrow money for educational purposes, but the average annual loans are not significantly different. The full distribution of borrowing by racial/ethnic group is presented in Table F-17.

Term-time Employment

Income from employment during the term was the most frequently reported form of student aid. At the University more than half of the students worked during the academic year and averaged 13.7 hours of employment per week. At the State Colleges about two-thirds worked, with the average hours per week among this group 17.7. At the Community Colleges just under two-thirds worked an average of 19.5 hours per week. At the Independent Colleges more than six in ten worked an average of 13.3 hours.

TABLE VI-10

Distribution of Hours of Term-Time Work

By Segment

	Univ.	S.C.	C.C.	I.C.
None	49.5%	[illegible]	[illegible]	43.3%
1 to 5 hours	8.5	4.3	[illegible]	11.9
6 to 10 hours	11.8	10.2	7.0	13.1
11 to 15 hours	11.9	14.5	11.6	11.9
16 to 20 hours	9.4	16.3	15.8	9.4
21 to 25 hours	4.1	8.7	9.9	4.7
26 to 30 hours	1.9	5.0	5.7	2.8
31 hours or more	2.8	7.3	10.3	2.9
Mean hours: Those Who Worked Any	13.7	17.7	19.5	13.3

There were no statistically significant differences in the average hours worked per week by Independent College students or University students. The University students, however, were more likely to work than Independent College students. The differences in mean hours worked by students among the other types of institutions are significant.

There were smaller differences in percentages of students working in the different racial/ethnic groups than there were in participation in grant or loan programs. Black students had the smallest percentage who worked, 50.8 percent, but worked the longest average work-week, 18.2 hours; 52.3 percent of the Puerto Rican students worked an average of 14.2 hours; and 58.3 of the White students worked an average of 15.7 hours. The complete distribution of hours of work by racial/ethnic group is shown in Table F-18.

All of the differences in mean hours worked by students of different racial/ethnic membership are statistically significant. It should be noted, however, that the SRS question about hours worked refers to hours in a part-time job. When the data on total income from all term-time employment are explained (see Table VI-13), there are no significant differences in the percentages of White, Black, or Puerto Rican students who reported earnings from term-time employment. It would appear that about 9 percent of the Black students have jobs they consider full-time while they are students. Over 6 percent of the White students and Puerto Rican students appear to have jobs they consider as full-time.

The following table summarizes the participation of students in the different programs of term-time employment. Individual distributions for each of the programs are shown in Tables F-19 through F-21.

TABLE VI-11

Summary of Participation in Different Employment Programs

By Segment

	Univ.	S.C.	C.C.	I.C.
College Work-Study				
Percent reporting any	6.0%	9.3%	9.5%	10.9%
Mean, recipients only	$491	$552	$551	$528
Assistantships				
Percent reporting any	1.3%	2.9%	3.2%	3.5%
Mean, recipients only	$777	$688	$708	$426
Other on-campus work				
Percent reporting any	12.6%	6.7%	5.1%	23.6%
Mean, recipients only	$449	$478	$744	$404
Other employment				
Percent reporting any	43.3%	62.5%	61.3%	45.2%
Mean, recipients only	$1,055	$1,389	$1,335	$1,095

TABLE VI-12

Distribution of Total Term-Time Employment

By Segment

	Univ.	S.C.	C.C.	I.C.
None	42.2%	27.4%	31.5%	31.2%
Of those reporting any				
$1 to $200	20.7%	12.4%	12.6%	20.4%
$201 to $400	15.5	12.3	12.0	13.6
$401 to $600	14.7	11.6	11.5	17.1
$601 to $1,000	17.9	17.6	16.8	16.9
$1,001 to $1,500	9.9	11.7	14.7	10.3
$1,501 to $2,000	7.2	9.7	6.4	7.4
$2,001 to $2,500	4.2	5.8	5.4	4.7
$2,501 to $3,000	3.5	5.0	5.0	3.4
$3,001 and Above	6.4	14.0	15.6	6.1
Mean, those reporting any	$938	$1,299	$1,315	$941
Mean, all respondents	$542	$944	$900	$647

TABLE VI-13

Distribution of Total Term-Time Employment

By Racial/Ethnic Group

	White	Black	Puerto Rican
None	34.9	40.7	41.9
Of those reporting any			
$1 to $200	17.4%	15.9%	20.0%
$201 to $400	13.3	19.0	24.0
$401 to $600	13.1	15.4	20.0
$601 to $1,000	17.9	9.7	16.0
$1,001 to $1,500	11.6	8.7	10.0
$1,501 to $2,000	7.9	6.7	----
$2,001 to $2,500	5.1	1.5	4.0
$2,501 to $3,000	4.2	3.6	----
$3,001 and Above	9.4	19.4	6.0
Mean, those reporting any	$1,097	$1,251	$730
Mean, all respondents	$713	$741	$424

There were no significant differences in the percentages of State College and Community College students who participated in the College Work-Study Programs. Significantly fewer University and significantly more Independent College students participated in the CWSP. There were no significant differences in the mean awards to students at the different types of institutions.

Public college students were more likely than Independent College students to receive larger mean amounts from assistantships, but there were no differences in means among the public college student amounts.

While significantly fewer State College and Community College students worked in other on-campus jobs than University or Independent College students, the only significant differences between mean amounts were between the Community College amounts and those received by other students.

The percentages of State College and Community College students who worked in "other employment" are not significantly different. The mean amounts they earned are not significantly different. While significantly more Independent College students than University students worked in "other employment," the mean amounts they earned are not significantly different. State College and Community College students earned significantly more than University or Independent College students.

For all work combined, University and Independent College students earned significantly less than State College and Community College students. Virtually the same percentage of State College, Community College, and Independent College students reported receiving income from term-time work. Fewer University students than other students reported receiving income from term-time employment.

For all work combined, Black students earned significantly more than White students or Puerto Rican students. This is very likely due to the higher percentage of Black students who appear to be working in full-time jobs while attending college.

Total Aid and Unmet Need or Surplus

The following table summarizes the pro-rated contribution of each of the forms of student aid to meet the needs of students in the different segments. At the University the total aid amounted to $1,107 which was $29 less than the need of those students. At the State Colleges the total aid was $1,362, or $26 less than need. At the Community Colleges student aid totaled $1,234, and exceeded average need by $170. At the Independent Colleges aid totaled $1,770, and was $599 less than the average need for these students. The table on the following page provides the same analysis by racial/ethnic group. For White

students aid totaled $1,237 and was $99 less than average need. The Black students received a total of $2,044 in aid, which amounted to $114 more than their average need. Puerto Rican students received a total of $1,579, $20 less than their need.

TABLE VI-14

Summary of Student Aid

By Segment

	Univ.	S.C.	C.C.	I.C.
Scholarship and grant	$292	$185	$198	$641
Loans	273	233	136	482
Term-time employment	542	944	900	647
Total student aid	$1,107	$1,362	$1,234	$1,770
Financial need	1,136	1,388	1,064	2,369
Deficit (Surplus)	$29	$26	($170)	$599

TABLE VI-15

Summary of Student Aid

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
Scholarship and grant	$ 258	$ 860	$ 901
Loans	266	443	254
Term-time employment	713	741	424
Total student aid	$1,237	$2,044	$1,579
Financial need	1,336	1,930	1,599
Deficit (Surplus)	$ 99	($ 114)	$ 20

In reviewing these deficits and surpluses, it must be remembered that the data presented here represent an estimation of what will be received during the course of the academic year. Students have opportunities to work more, and thereby increase resources, or to work less, and thereby decrease resources, as the year ends in order to make the budget "balance." It also should be kept in mind that the summary data are averages of a wide range of amounts and combinations of aid and need. As such, they are only representative of "typical" patterns at the different institutions and among the different racial/ethnic groups.

Summary

Nearly half of the students in New Jersey colleges and universities, 47 percent, applied for financial aid from their institutions. Almost one-third of the students, 31.6 percent, received some form of aid from their institutions.

Only one in five New Jersey residents, 21.6 percent, applied for aid from one of the State's scholarship or grant programs. Less than 20 percent of the New Jersey residents are estimated to have received a State grant or scholarship. (This estimate, however, is based on the responses of students and not the records of the State programs.) The two most frequently cited reasons for not applying for aid from the State's programs were, "I did not know about the scholarship programs," and "I thought that my family's income was such that I wouldn't qualify."

While the data are not precise, there is evidence to indicate that at least one out of every five students with need in excess of $400 per year did not apply for aid from either their institutions or the State. Regardless of the precision of the estimate, the evidence is clear that broader, more accurate dissemination of student financial aid information is needed in New Jersey if more needy students are to be served by the many different aid programs.

Independent College students receive significantly more grant and scholarship dollars from all sources combined than do students at other types of institutions. They also receive larger grant awards from their institutions, the State, the Federal SEOG program, and other private sources than do other students.

While University students are more likely than State College or Community College students to receive grant awards from their institution, the SEOG program, and private sources, the mean amount of awards from these sources are basically the same. The University students are also more likely than State College and Community College students to receive a grant and a larger amount of money from a State program.

When grants from all sources are combined, University students are more likely to receive grant awards from some source than other public college students. However, the mean amounts to recipients at the University and Community Colleges are basically the same. The mean grant amounts to State College students are significantly lower than those received by other students.

The average total loan dollars received by New Jersey loan recipients was about $1,153. While University students were slightly more likely than State College students and Community College students to have received a loan, the mean amounts per recipient at the publicly-supported institutions are basically the same. The reason that University students were more likely to receive loans appears to be related to a greater student participation in the National Direct Student Loan Program, the institutionally-based Federal loan program.

Independent College students received significantly larger amounts of loans from all programs but the LEEP, Health, and Nursing programs, than students at other types of colleges. Their combined total of loan dollars was larger than those received by students at other colleges.

Members of racial/ethnic minority groups are more likely than White students to have borrowed money for college. However, the mean amounts of loans per recipient among all groups are not statistically significantly different.

Over two-thirds of the students reported they earned money from work during the academic year. An estimated 7 percent of the students work at jobs they consider full-time. The average student who worked at a part-time job worked over 16 hours per week. Community College students and State College students who work worked more hours per week than either Independent College or University students. Fewer University students than students at the other colleges worked during the year. There are no significant differences in the percentages of students from the different racial/ethnic groups who work during the school year. Minority students, however, are more likely to hold full-time jobs while attending school.

The average amount of money earned from employment by students who worked was $1,152. For all students, the average earning was $796. This amounts to total earnings of $114.6 million for students during the school year.

Black students earned significantly more dollars from employment than White students or Puerto Rican students.

The average financial aid available from grants, loans, and work exceeds the average financial need at Community Colleges. The average financial aid at the other types of colleges is less than the average need. When the average deficit at these three institutional types is multiplied by the enrollment, there is a need for $26.5 million in additional financial aid to meet the average student need. Approximately $19.3 million, or 73 percent, of this need for additional dollars is experienced by Independent College students.

The next chapter will describe the different patterns of financing education.

CHAPTER VII

PATTERNS IN MEETING COLLEGE EXPENSES

There are probably as many different patterns of meeting the expenses of postsecondary education as there are students enrolled in the State of New Jersey. Some students will be able to obtain all the resources they need from their parents and will not find it necessary to apply for financial aid or work while in school. Others will lack any support from their families and be ignorant of the opportunities for financial aid from the institution they attend and consequently will finance their educations totally from their own efforts. Probably neither of these extreme situations characterize many of the students presently enrolled in New Jersey. Only about one quarter of the respondents (27.7 percent) received no support from their parents or guardians, and of that group 27.2 percent were married and could look to their spouse for support to replace that not received from the parents. Almost half of the respondents (49.0 percent) reported that they had received support from one or another of the formal student aid programs (excluding off-campus employment) provided by the State, Federal, or institutional agencies.

For most students in postsecondary education, then, paying for educational expenses involves use of some combination of support from parents, guardians or spouse; self-help in the form of savings from previous employment, current borrowing, or term-time employment; and free money in the form of scholarships, grants, or benefits. As the previous Chapter indicated, these are combined into total resources which closely approximate the costs of education. The largest total resources were, as might be expected, at the Independent Colleges where the costs of education were the highest, and lowest at the Community Colleges where the costs were least. Non-White students, with greater needs, had higher resources than did White students. But closer examination of those resources and the places from which they are derived shows many differences in patterns of financing.

Family Contribution

At all but the State Colleges, the family contribution made up more than half of the total resources of the students. At the University nearly six out of ten dollars (59.4 percent of the total resources) came from the family contribution. At the Independent Colleges the family contribution made up 57.1 percent of the resources, at the Community Colleges 53.2 percent, and at the State Colleges 49.6 percent. The

amount and composition of the family contribution, however, varied considerably from segment to segment.

At the Independent Colleges, the family contribution amounted to an average of $2,355. Parents and spouse provided nearly three-quarters (73.3 percent) of the family contribution, and the actual amount of parent/spouse contribution, $1,726, was nearly three times as great as that for students at the Community Colleges and more than twice as great as that for students at the State Colleges. Although the contribution from student savings at the Independent Colleges was a smaller percentage of the total family contribution than at any of the other segments it represented the largest absolute dollar contribution from savings at any of the segments.

Students at the University received the largest percentage of their total resources from the family contribution (59.4 percent). The efforts of parent and spouse made up nearly two-thirds of the family contribution (65.4 percent of the total family contribution) and savings from previous employment nearly one quarter (24.4 percent). At the Community Colleges the family contribution represented just over half (53.2 percent) of the total resources. The parental contribution, which averaged $597, made up 42.6 percent of the total family contribution. Savings from previous employment ($353 average) made up 25.2 percent, and benefits 32.1 percent. The average contribution from benefits ($450) was nearly double that of the other segments.

At the State Colleges, where the total family contribution made up the smallest percent (49.6 percent) of the total resources, the parental contribution represented 53.4 percent of the family contribution, savings from previous employment, 25.7 percent; and benefits, 20.9 percent. The table on the following page presents the relative contributions to total resources at the different segments.

There was considerably more variation in the role of family contribution among students in the different racial/ethnic groups. For White students the family contribution made up 58.2 percent of the total resources, for Black students 36.8 percent, and for Puerto Rican students 47.3 percent. Parent/spouse contribution made up 63.1 percent of the total family contribution for White students, 42.5 percent for Black students, and 52.5 percent for Puerto Ricans. The absolute amount of parental contribution for White students, $1,085, was nearly double that of the Black students ($553) and nearly 50 percent greater than that of the Puerto Ricans ($748). Benefits made up more than four out of every ten dollars of the family contribution for Black students and more than three out of ten for Puerto Rican students.

Table VII-1

Comparison of Total Family Contribution
By Segment

	Univ.	S.C.	C.C.	I.C.
Parent/spouse				
Mean	$1,060	$715	$597	$1,726
Percent of TFC	65.4%	53.4%	42.6%	73.3%
Savings				
Mean	$396	$344	$353	$416
Percent of TFC	24.4%	25.7%	25.2%	17.7%
Benefits				
Mean	$165	$281	$450	$213
Percent of TFC	10.2%	20.9%	32.1%	9.0%
Total Family Contribution	$1,621	,340	$1,400	$2,355
Percent of Total Resources	59.8%	49.6%	53.2%	57.1%

Table VII-2

Comparison of Total Family Contribution
By Racial/Ethnic Group

	White	Black	Puerto Rican
Parent/spouse			
Mean	$1,085	$553	$748
Percent of TFC	63.1%	46.5%	52.8%
Savings			
Mean	$407	$144	$222
Percent of TFC	23.7%	12.1%	15.7%
Benefits			
Mean	$228	$493	$446
Percent of TFC	13.2%	41.4%	31.5%
Total Family Contribution	$1,720	$1,190	$1,416
Percent of Total Resources	58.2%	36.8%	47.3%

Another way of looking at the family contribution is as a percent of the total resources available. The following table points up even further the reliances on different sources of financing by the different groups.

Table VII-3

Percent of Total Resources from Family Contribution
By Segment and Racial/Ethnic Group

	Parent/ Spouse	Savings	Benefits	Total
University	38.9%	.5%	6.0%	59.4%
State College	26.5	..	10.4	49.6
Community College	22.7		17.1	33.2
Independent College	41.8	..	5.2	57.1
White Students	36.7	13.9	7.7	58.2
Black Students	17.1	4.5	15.2	36.8
Puerto Rican Students	25.0	7.4	14.9	47.3

Scholarships and Grants

Free money [illegible] scholarships and grants made up 10.7 percent of the total resources of students at the University, 6.8 percent at the State Colleges, 7.5 percent at the Community Colleges, and 15.5 percent [illegible] Independent Colleges. The mean amount of grant at the Independent [illegible] was more than double that at the University and more than [illegible] times that at the other two public segments. Among the Black students, who had the lowest parental contribution, grants averaged $960 and made up 26.6 percent of the total resources and 42.1 percent of the total aid. For Puerto Rican students grants averaged $901, [illegible] 19.1 percent of total resources, and 27.1 percent of total aid. For the White students the average grant, $258, represented 8.7 percent of total resources and 20.9 percent of total aid.

The percent of students receiving grants decreased as family income increased. Nearly two-thirds (67.5 percent) of the students from the lowest income group received scholarships or grants as compared with 17.2 percent of students in the highest income interval. With the exception of the two highest income intervals, the mean grant amount decreased as family income increased. The reason the mean increased at the higher intervals is that a disproportionate number of students from higher income families attend Independent Colleges where costs are higher and mean grants are larger.

Table VII-4

Distribution of Total Grant
By Parental Income

	Percent Receiving Grant	Mean Grant Amount
Under $6,000	62.5%	$1,165
$6,000 to $8,999	48.7	987
$9,000 to $11,999	46.6	793
$12,000 to $14,999	36.2	783
$15,000 to $17,999	30.3	922
$18,000 and Above	17.2	890

It is interesting to note that the single independent students fared well in terms of grants. While 35.0 percent of the dependent students received grants, 57.4 percent of the single independent students had some grant. Married independent students fared less well, with only 27.7 percent receiving any grant. The mean grant amount for dependent students was $302, for single independent students $685, and for married independent students $264.

Loans

Current borrowing represented 10.0 percent of the total resources of students at the University, and averaged $273. For students at the State Colleges the average loan of $233 represented 8.6 percent of total resources; at the Community Colleges the average loan of $136 made up 5.2 percent of resources; and at the Independent Colleges the average loan of $482 was 11.7 percent of the total.

Black students relied most heavily on current borrowing as a means of financing their educations. The Black students reported an average loan of $443. That amount represented 13.7 percent of the total resources of these students. Puerto Rican students had the smallest average loan, $254, and borrowing made up only 8.5 percent of their resources. White students reported an average loan of $266, which was 9.0 percent of their total resources. Loans made up the same percentage of total aid for Black and White students, 21.7 percent and 21.5 percent respectively, and a smaller percent, 16.1 percent, for Puerto Rican students. Another indication of the heavy reliance on borrowing as a means of financing education for the Black students can be seen in their total long-term educational debt:

Table VII-5

Total Long-Term Debt
By Racial/Ethnic Group

	White	Black	Puerto Rican
Any long term debt	31.2%	55.3%	39.5%
Mean for all respondents	$642	$1,207	$592

The percent of Black students who have any long-term debt is 77 percent higher than for White students and 40 percent higher than for Puerto Rican students. Their mean total long-term debt is nearly twice as great as for other students.

Independent students also relied more heavily on loans than did dependent students. Nearly six out of ten (56.5 percent) of the single independent students had some long-term debt, with the average $1,156. More than four out of ten (41.6 percent) married independent students had some long-term debt, with the average nearly the same as for the single independent students, $1,132. Only 31.3 percent of the dependent students had any long-term debt, with the average amount $616. Clearly, the independent students borrow more frequently than do dependent students and borrow larger amounts in order to finance their educations. The current borrowing (1974-75 academic year) of the single independent students averaged $453, of married independent students $330, and of dependent students $200.

Although the percent of students borrowing decreased as parental income increased, the amount of loans increased with income. More than twice as many students from families with incomes of less than $ had some current loan (37.5 percent) as did students from families with incomes in excess of $18,000 (16.1 percent) but the mean loan to borrowers from the lowest income group was one-third less than that of the highest income group borrowers:

Table VII-6

Comparison of Total Current Borrowing
By Family Income

	Percent Borrowing	Mean Loan, Recipients Only
Under $6,000	33.3%	$902
$6,000 to $8,999	25.0	898
$9,000 to $11,999	29.1	985
$12,000 to $14,999	28.4	1,170
$15,000 to $17,999	24.1	1,[illegible]9
$18,000 and Above	16.0	1,368

The smallest percentage of students with any long-term debt was at the Community Colleges, 21.1 percent, and the Community College students also had the smallest mean debt, $1,693 for borrowers and $357 for all respondents. Independent College students included the largest percentage of borrowers, 42.7 percent, and the largest mean debts, $2,346 for borrowers and $1,088 for all respondents. The following table shows the total long-term debt by segment:

Table VII-7

Distribution of Total Long-Term Debt
By Segment

	Univ.	S.C.	C.C.	I.C.
None	65.4%	68.6%	78.9%	57.3%
Of those reporting any				
$1 to $499	15.3%	13.3%	29.9%	6.9%
$500 to $999	21.6	20.2	20.4	13.4
$1,000 to $1,499	16.7	18.8	12.3	14.5
$1,500 to $2,499	22.7	21.7	17.5	26.2
$2,500 to $3,499	9.5	11.1	7.6	17.3
$3,500 to $4,499	6.2	6.2	4.7	8.0
$4,500 to $5,999	5.4	4.4	2.8	6.7
$6,000 to $7,499	1.0	1.8	1.4	4.1
$7,500 and Above	1.7	2.4	3.3	2.8
Mean, those reporting any	$1,897	$2,008	$1,693	$2,346
Mean, all respondents	$656	$631	$357	$1,088

For students who have borrowed, the differences in mean amounts of long-term indebtedness among publicly-supported institutions are not significant at the .05 level. State College and University students are, however, more likely than Community College students to have incurred a loan indebtedness. This is largely because of the longer length of their academic programs. There are significantly more students at Independent Colleges with loan indebtedness and their mean indebtedness is significantly larger than that of public college students.

Term-Time Employment

Income from a term-time job made up the largest percentage of student aid at all segments. Work represented 49.0 percent of the aid at the University, 69.3 percent at the State Colleges, 73.0 percent at the Community Colleges, and 36.6 percent at the Independent Colleges. It represented 19.9 percent of the total resources of University students, 34.9 percent of State College students, 34.2 percent of Community College students, and 15.7 percent of Independent College students. For White students employment income represented 57.6 percent of the total aid and 24.1 percent of the total resources. For Black students it was 36.2 percent of aid and 22.9 percent of resources; for Puerto Rican students 26.8 percent of aid and 14.1 percent of resources. There did not appear to be any relationship between term-time employment and parental income.

Free Money Versus Self-Help

Another way to look at patterns of financing is to compare the amounts that represent money coming to the student without any specific effort on his/her part and that which represents self-help. Scholarships, grants, and benefits can be considered free money; contributions from savings (representing previous employment), current borrowing, and term-time employment represent self-help involving present or future effort on the part of the student. At the University, free money made up 27.3 percent of the non-parental resources and self-help 72.7 percent. At the State Colleges free money represented 23.4 percent and self-help 76.6 percent; at the Community Colleges free money was 31.8 percent and self-help 68.2 percent; and at the Independent Colleges free money was 35.6 percent and self-help 64.3 percent.

White students provided about three-quarters (74.1 percent) of their non-parental resources from their own self-help efforts and received one-quarter (25.9 percent) as free money. For Black students about half came from self-help (49.6 percent) and half from free money (50.4 percent). Among Puerto Ricans 60.0 percent was free money and 40.0 percent self-help.

Total Resources

The tables on the two following pages summarize the total resources, budgets, needs, deficits, and surpluses of students at the different segments and among the different racial/ethnic groups. It also shows the relationships of different types of resources to each other.

Table VII-8

Summary of Resources and Needs
By Segment

	Univ. Mean	Univ. % of Total Resources	S.C. Mean	S.C. % of Total Resources	C.C. Mean	C.C. % of Total Resources	I.C. Mean	I.C. % of Total Resources
Budget	$2,757	--	$2,728	---	$2,464	---	$4,724	---
Parent/spouse contribution	1,060	38.9%	715	26.5%	597	22.7%	1,726	41.8%
% of TFC	65.4%		53.4%		42.6%		73.3%	
Savings	396	14.5	344	12.7	353	13.4	416	10.1
% of TFC	24.4		25.7		25.2		17.7	
Benefits	165	10.2	281	10.4	450	17.1	213	5.2
% of TFC	10.2		20.9		32.1		9.0	
Total Family Contribution	$1,621	59.4	$1,340	49.6	$1,400	56.8	$2,355	57.1
Financial Need	$1,136		$1,388		$1,064		$2,369	
Scholarships and grants	$292	10.7	$185	6.8	$198	7.5	$641	15.5
% of total aid	26.3		13.6		16.0		36.2	
Loan	273	10.0	233	8.6	136	5.2	482	11.7
% of total aid	24.7		17.1		11.0		27.2	
Term-time employment	542	19.9	944	34.9	900	34.2	647	15.7
% of total aid	49.0		69.3		73.0		36.6	
Total Aid	$1,107	40.6	$1,362	50.4	$1,234	46.8	$1,770	42.9
Total Resources	$2,727		$2,702		$2,634		$4,125	
Deficit (Surplus)	$29		$26		($170)		$599	

Table VII-9

Summary of Resources and Needs
By Racial/Ethnic Group

	White		Black		Puerto Rican	
	Mean	% of Total Resources	Mean	% of Total Resources	Mean	% of Total Resources
Budget	$3,056	---	$3,120	---	$3,015	---
Parent/spouse contribution	1,085	36.7%	553	17.1%	748	25.0%
% of TFC		63.1%		46.5%		52.8%
Savings	407	13.8	144	4.5	222	7.4
% of TFC		23.7		12.1		15.7
Benefits	228	7.7	493	15.2	446	14.9
% of TFC		13.2		41.4		31.5
Total Family Contribution	$1,720	58.2	$1,190	36.8	$1,416	47.3
Financial Need	$1,336		$1,930		$1,599	
Scholarships and grants	$258	8.7	$860	26.6	$901	30.1
% of total aid		20.9		42.1		57.1
Loan	266	9.0	443	13.7	254	8.5
% of total aid		21.5		21.7		16.1
Term-time employment	713	24.1	741	22.9	424	14.2
% of total aid		57.6		36.2		26.8
Total Aid	$1,237	41.8	$2,044	63.2	$1,579	52.7
Total Resources	$2,957		$3,234		$2,995	
Deficit (Surplus)	$99		($114)		$20	

CHAPTER VIII

SUMMARY AND CONCLUSIONS

The purpose of this study was to describe and analyze the costs of education, the financial aid needs, and the financial resources and aid available to undergraduates enrolled in New Jersey colleges and universities in 1974-75.

The costs of education a student must pay are dependent upon a variety of separate but interrelated factors. The primary factor in determining costs of education is the student's choice of institution, educational program, and type of enrollment, i.e., full-time or part-time basis. Once these choices are made, direct educational costs for tuition, fees, books, and supplies are generally not under his or her control. The indirect costs of education, room and board, transportation, clothing, recreation, incidentals, etc., are more under the control of the student and the family. A variety of choices can be and are made by students about expenditures for these items.

The choices New Jersey students have made about their institutions and educational programs have resulted in somewhat unique patterns of enrollment at the four types of colleges in the State. The four types of institutions serve rather different populations of students with different interests, even though there are many similarities among the students in attendance.

The University students are likely to be younger than other students, to have entered college directly from high school, to have long-term educational aspirations to receive doctoral degrees, and intend to become employed in professional, managerial, or administrative careers. State College students are likely to be older than other students, to have delayed their education for varieties of reasons, to have entered their colleges as transfer students from other colleges, to be enrolled in education curricula, and to have degree aspirations which are less than those of University students. Many are married and have dependents, factors which impinge on educational plans and costs of education.

Like the State College students, Community College students are older and are likely to have delayed their educational careers for work, military service, or other reasons. They are more likely to be married and have dependents and to be members of racial/ethnic minority groups. While their career aspirations are similar to those of State College students, only one-third of them aspire to degrees beyond the bachelors level. They are more likely to come from low-income families.

Over 27 percent come from families whose annual incomes are less than $9,000. The Community College and State College students are quite similar in many ways and it is quite likely that the latter group represents the former at just a little later in their educational careers. Put another way, many Community College students are likely to become State College students at some point. These two types of institutions appear to serve a group of students which, in broadest generalizations, is from low-income families, is older, and married, is likely to have delayed education, and is likely to have lesser degree aspirations--all of which relate to their ability to pay for their education.

Independent College students are young, single, and likely to have entered college directly from high school without delays in their education. Two-thirds aspire to degrees beyond the bachelors and most intend to follow a professional career. The primary difference between these students and University students is that the Independent College students are more likely to come from more affluent families and from families who live outside New Jersey. The median family income of Independent College students is 15 percent higher than that of University students, and over one-fourth of the Independent College students come from families with incomes above $25,000.

Students who attend the publicly-funded colleges are very likely to indicate that they are the ones they could best afford. Financial considerations were of primary importance to over half the students enrolled at State and Community Colleges. Nearly half the University students identified a financial factor as a primary reason for attending their institution. Only slightly over one-fourth of the Independent College students indicated financial factors were primary considerations in their decisions.

The differences in student reasons for choosing a college, their desired educational program, aspirations, their degree, and their financial characteristics all have important implications for policy-making at the State level. Since financial considerations are primary to the institutional choices of at least 53 percent of all New Jersey students, it can be assumed that changes in costs and/or the ability/willingness to pay for those costs will have a dramatic impact on their educational activities and choices.

Costs and ability to pay already must be assumed to have had a dramatic impact on the educational activities of at least one out of five students--those who have delayed their postsecondary education for a year or more. Furthermore, when students were queried about their institutional choices "if paying for an education were not a problem," over 54 percent indicated they might choose some other type of college.

In addition to the impact of changes in costs or ability/willingness to pay for those costs, policymakers must also consider current degree aspirations of students enrolled at different types of institutions. Students may be willing to sacrifice more to pay higher costs if benefits derived or anticipated are larger and more immediately realized. For example, Community College students enrolled in technical programs of two-years or less in length may be willing to pay more for these programs as their length of program will be shorter and they can soon realize benefits (income from employment) on their investment. On the other hand, increases in costs for the student with aspirations for the doctoral degree may have quite a different impact. This is because a relatively small annual increase in costs has an expenditure impact over 6 to 8 years of education.

Changes in costs and ability/willingness to pay for them are also likely to have a dramatic impact on the institutions which receive students. The four institutional types currently enroll many students whose institutional choices have been made on the basis of financial considerations. In large part, these considerations and consequent choices have resulted in rather homogeneous student bodies at each institutional type. Policymakers should consider whether these patterns are educationally or socially desirable.

Differences in tuition and fees account for the primary differences in costs of education at the different institutional types. The indirect costs, basically "maintenance" costs, are nearly the same at all institutional types, averaging $2,031 per student. The average maintenance budgets at the University are lowest, the highest are at the Independent Colleges. The relative expenditures for the different budgetary items are displayed by institutional types in Figure VIII-1.

The importance of tuition and fees can be further understood by noting that these costs amount to over 35 percent of the costs of education to all students in the New Jersey institutions. Only room and board costs make up a larger proportion of the student budgets. Tuition and fees represent 58 percent of the budgets of Independent College students, but only 25 percent of the budgets of students at the public colleges. The total costs of education to all students exceed $451.5 million. These are displayed in Figure VIII-2.

As the patterns of maintenance expenditures are similar among institutional types, they represent the "average" of decisions made by students across the State about what they must necessarily spend as students. It is quite unlikely that these costs could be significantly reduced; rather they are likely to increase as inflation drives prices for consumer goods steadily upward.

Figure VIII -1

Costs of Education

By Institutional Types

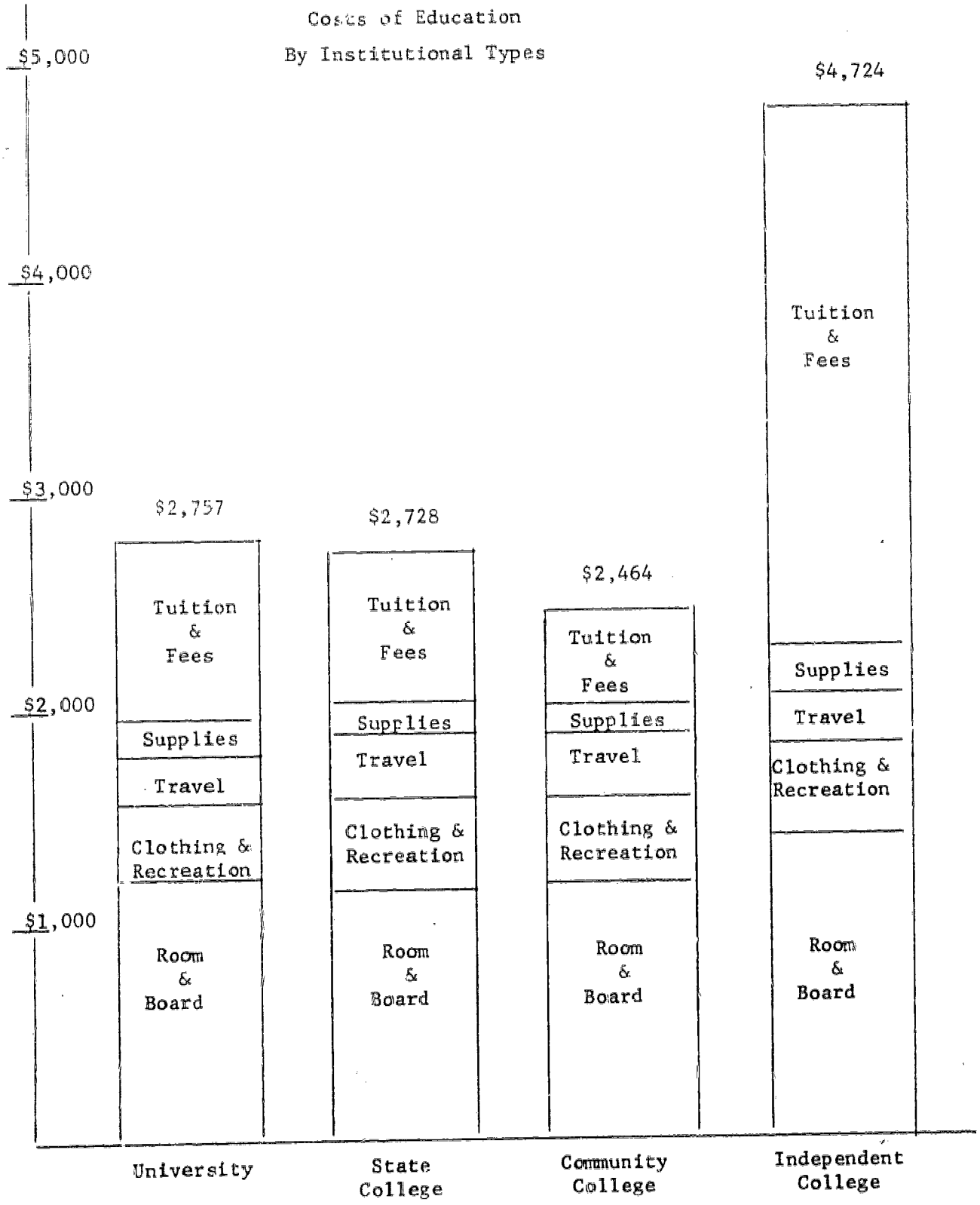
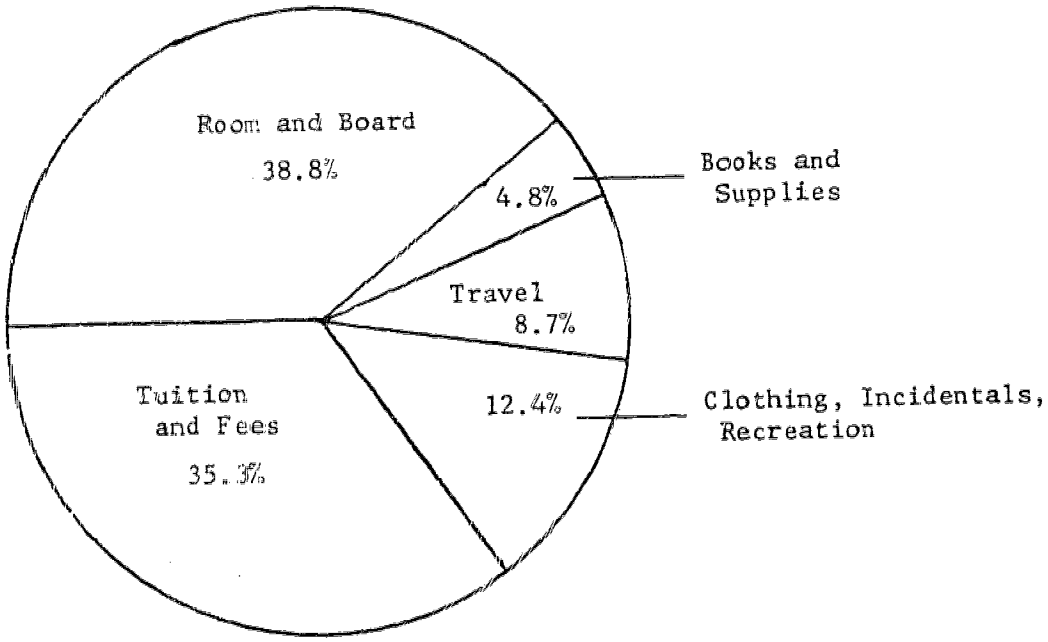


Figure VIII - 2

The Costs of Education



Total Costs = $451,577,000

The students and their families (parents and/or spouses) contribute, on the average, $1,352 per year toward educational expenses from family incomes, savings, and student summer employment. This amounts to 43.1 percent of the total costs of education. Educational benefits, those amounts awarded to the student and family from Veterans Administration, Social Security Administration, vocational rehabilitation agencies, and welfare bureaus, amount to 9.2 percent of the total costs of education. The family contribution to educational costs, then, amounts to 54 percent of the total costs.

Chapter V compared the parental contributions of SRS respondents with the CSS expectation calculated with the SRS data processing system. It was determined that parents are, for the most part, contributing what is necessary to pay for their children's education. The parents are not shirking their responsibility for these costs. These comparisons must be interpreted with caution as the SRS analyses are based on very broad indicators for the students and not individual analysis of all circumstances for each student. Furthermore, SRS interpretation and the financial and administrator's interpretation of which students might be classified as independent of parental financial support may differ considerably.

With these cautions in mind, however, a comparison of actual median contributions and CSS expected contributions for dependent students can be made. Such a comparison is offered in Table VIII-1. It will be noted that parents of dependent public college students could be expected to contribute more than students reported they received from their parents. Parents of dependent students at the Independent Colleges are already contributing more than is generally expected. These data raise the important question of willingness to pay for educational costs. While these data give some indication that some parents could pay more than they currently pay for their child's education, it is unlikely that they would willingly do so. This is inferred from the fact that half the public college students said they were attending their institutions because they could best afford them or they could live at home and commute to classes. The first is a tuition cost-related response. The second is a maintenance cost-related response as costs could be kept lower by commuting from their homes. Furthermore, an increase in costs at the State and Community Colleges would very likely increase the proportion of students at those institutions who delay their education.

TABLE 1

Median Family Contributions
Students Who Are Dependent

Self-Reported and C.S.S. Expected

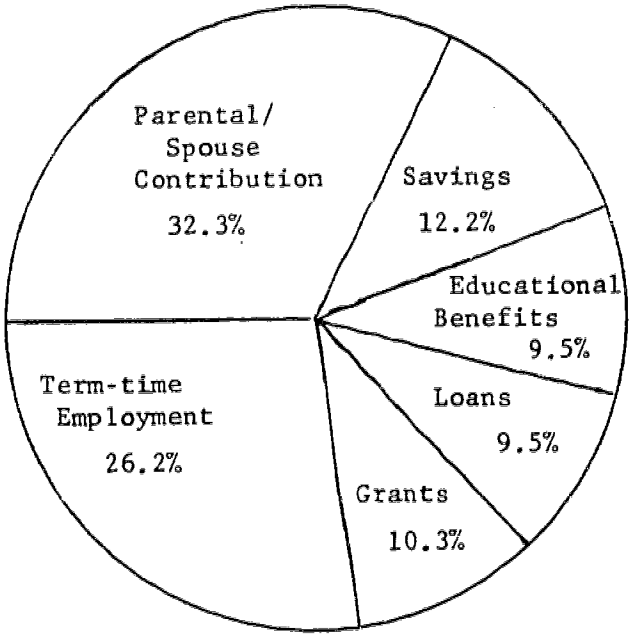
University		State Colleges		Community Colleges		Independent Colleges	
SRS	CSS	SRS	CSS	SRS	CSS	SRS	CSS
$993	$1,298	$640	$1,196	$456	$1,194	$2,056	$1,783

There is no way to reliably estimate the impact of significant increases in tuition on student choices of institutions from these data. They indicate that some parents could pay slightly more for their children's education. But the data also indicate that student choices of public institutions are very much cost-related and that substantial increases in costs would have a significant impact on access of students to postsecondary education, especially those at State and Community Colleges. Over half these students reported receiving less than $200 support from their parents.

After the family contribution is considered, the next largest source of funds for meeting the costs of education is from student term-time employment. These funds amount to 26.2 percent of the total. The remaining one-fifth of the costs are met by grants and loans. Figure VIII-3 displays the sources of funds for meeting the costs of education.

Figure VIII - 3

Paying the Bill for Education



Total Costs = $451,577,000

The total resources applied toward educational costs vary by institutional type. The parent's contribution is larger in dollars and as a percent of all resources for students at the University and at the Independent Colleges. This is, in part, necessitated by the fact that these students are more likely to be entering college directly from high school, to be single, younger and dependent on their parents, and in the case of Independent College students, in need of greater amounts of support to meet higher costs.

State and Community College students meet proportionately more and greater real amounts of their expenses from term-time employment than do students at the other types of institutions. These State and

Community College students worked more during the school year than other students. Over 40 percent of these students had off-campus, term-time jobs.

Work, grants and loans are the primary types of student aid. As expected due to higher costs, Independent College students receive larger grant awards than other college students. They are more likely than other students to receive grants from their institutions, the State, the Federal SEOG program, and private sources. University students are more likely than State College or Community College students to receive grants from their institution, the SEOG program, private sources, and the State. However, when grants from all programs are combined, the mean grant awards for University and Community College are not significantly different. This is, in part, because slightly more Community College students receive Basic Educational Opportunity Grants and other Federal grants. State College students receive significantly fewer grant awards and amounts than do other students. The largest single source of grant awards to all students are the State's scholarship and grant programs. Next is the BEOG Program.

The average total loan dollars received by loan recipients was $1,153. When pro-rated among all students, the average loan was $289, or 9.5 percent of all the student resources. While University students were slightly more likely than State or Community College students to receive a loan, the mean amounts per recipient at the public colleges are basically the same. University students are more likely to receive a loan because of particpation in the National Direct Student Loan Program. Independent College students received more and larger loans than other students. The largest single source of loans was the State's Guaranteed Student Loan Program.

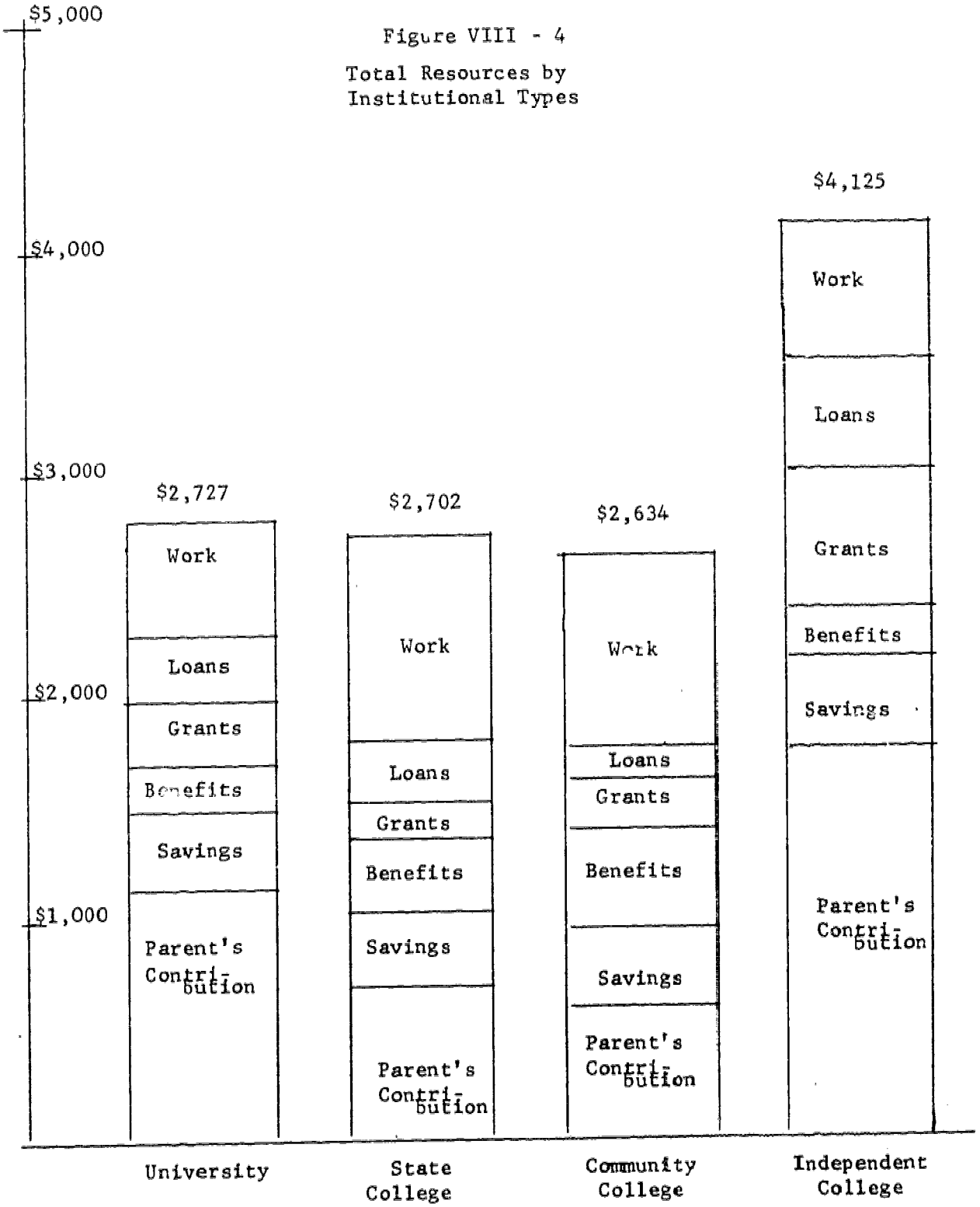
The resources for all students at each institutional type are displayed in Figure VIII-4.

When average costs and average resources are compared by institutional types, there are deficits in the latter at all but the Community Colleges. The deficits at the University and State Colleges were quite small, less than $30; at the Independent Colleges, the deficit was nearly $600. These indicate that, on the average, the expenses incurred and anticipated by Independent College students are significantly larger than available or anticipated resources. Therefore, the Independent College students will have to decrease this deficit by reducing expenditures and/or increasing resources. In a sense, these average deficits represent "unmet need" or the need for additional financial aid.

While the dollar amounts are small for the individual students at the University and State Colleges and not extremely large at the Independent Colleges, when they are multiplied by the number of students enrolled, the unmet need totals $26.5 million. Over 73 percent of this unmet need is experienced by the Independent College students.

Figure VIII - 4

Total Resources by
Institutional Types



The New Jersey student and his family are making substantial contributions toward total educational expenses. In spite of efforts of the State and Federal governments to increase the financial aid available to students for educational purposes, the resources of the family still represent the largest single source of resources for meeting educational expenses.

Relatively small amounts of money which require no specific effort on behalf of the student are available to New Jersey students. Scholarships, grants, and educational benefits can be considered "free money"; contributions from savings (representing previous employment), current borrowing, and term-time employment represent self-help involving present or future effort on the part of the student or his family. When all resources are considered, only 19.8 percent of available dollars come to students as "free money".

There are at least two major consequences of the patterns of student educational financing in New Jersey. One is the current homogeneous distribution of students of various financial means among the institutions of the State. The other is that increases in costs and/or decreases in the ability/willingness of students and parents to pay those costs will result in dramatic shifts in attendance patterns. It is quite likely that increases in costs, unless offset by increases in "free money", will cause rather dramatic reductions in full-time enrollments in New Jersey institutions and increases in the number of students who delay, prolong, or forego their education completely.

New Jersey Student Resource Survey

The purpose of this study, conducted jointly by the New Jersey Commission on Financing Post-Secondary Education, in cooperation with the College Entrance Examination Board, is to collect information for assessing student resources, interests, and needs. It is hoped that the results will be helpful in the assessment of the adequacy of the State's support to students and post-secondary education. The information we need can be collected only from students. We will be grateful for your cooperation.

You are not asked to provide your name or other identifying data, and your responses will be completely confidential.

Please enter your response to each question by recording the response number in the appropriate box on the accompanying response coding form.

Spaces 1, 2, and 3 are reserved for institutional identification.

4. In which of the following programs are you enrolled?

0- Agricultural Sciences
1- Business Administration
2- Humanities or Social Sciences
3- Physical and Life Sciences, Mathematics
4- Engineering, Architecture
5- Education
6- Nursing
7- Health Professions
8- Law
9- Vocational/Technical

5. What is your current class level?

0- Highschool senior
1- College freshman
2- College sophomore
3- College junior
4- College senior
5- Fifth year undergraduate
6- First-year graduate or professional student
7- Second-year graduate or professional student
8- Third year graduate or professional student
9- Fourth-year (or more) graduate or professional student

6. What class load are you carrying?

0- Less than 1/2 of a full-time course of study
1- 1/2 to 3/4 of a full-time course of study
2- A full time course of study

7. Age at nearest birthday?

1- 18 or under
2- 19
3- 20
4- 21
5- 22-24
6- 25-29
7- 30-34
8- 35-40
9- 41 and over

8. Sex

0- Male
1- Female

9. How do you describe yourself?

0- American Indian
1- Black/Afro-American/Negro
2- Caucasian/White
3- Chicano/Mexican-American
4- Oriental/Asian-American
5- Puerto Rican
6- Other

10. Marital Status

0- Never Married
1- Married
2- Separated
3- Divorced
4- Widowed
5- Other

11. If you have children, how many of them are dependent upon you for support? (0-9)

12. Residence status for tuition purposes:

0- New Jersey resident
1- Non-state resident U.S. citizen
2- Foreign student Non-immigrant visa
3- Immigrant State residency established
4- Immigrant--State residency not established

13. What is the highest level of education you plan to complete here or elsewhere?

0- Doctor's degree (Ph.D., Ed.D., J.D., M.D., D.D.S., etc.)
1- Master's degree (M.A., M.S., etc.) or first professional degree
2- Bachelor's degree (B.A., B.S., etc.)
3- Non-degree Certificate Program
4- 2-year Associate degree

14. What is the approximate income this calendar year of your parents or legal guardian before taxes (include income from all sources)?

0- Less than $3,000 a year
1- Between $3,000 and $5,999
2- Between $6,000 and $7,499
3- Between $7,500 and $8,999
4- Between $9,000 and $11,999
5- Between $12,000 and $14,999
6- Between $15,000 and $17,999
7- Between $18,000 and $20,999
8- Between $21,000 and $24,999
9- $25,000 and above

15. On the average, about how many hours per week do you work in a part-time job while school is in session?

0- None
1- 1 to 5 hours
2- 6 to 10 hours
3- 11 to 15 hours
4- 16 to 20 hours
5- 21 to 25 hours
6- 26 to 30 hours
7- 31 hours or more

16. Do you (and spouse if applicable) contribute to your own support?

0- No.
1- Yes, but my parents provide most of my support
2- Yes, I am primarily self-supporting
3- Yes, and I am classified as a self-supporting (independent) student by the Financial Aid Office
4- Yes, but I have been denied self-supporting (independent) status by the Financial Aid Office

Questions 17 to 49 relate to the costs of attending college and the ways in which you finance your education. Please enter the applicable code corresponding to the dollar ranges (stated below) for your answers to questions 17 through 49. If none, be sure to enter code 0. Do not leave blanks.

Code	Range	Code	Range
0-	for $00 or None	5-	for $1,001 to $1,500
1-	for $1 to $200	6-	for $1,501 to $2,000
2-	for $201 to $400	7-	for $2,001 to $2,500
3-	for $401 to $600	8-	for $2,501 to $3,000
4-	for $601 to $1,000	9-	for $3,001 and above

COLLEGE EXPENSES: Estimate your total nine-month academic budget for the current year, using the dollar ranges above.

17. Tuition and fees
18. Books, supplies, and course materials
19. Room and board
20. Transportation
21. Clothing, recreation, and incidentals

SOURCE OF FINANCIAL SUPPORT: Estimate the amount of money you will receive during the nine-month academic year from each of the following sources, using the dollar ranges above.

FAMILY

22. Parent or legal guardian
23. Spouse

TERM-TIME EMPLOYMENT

24. College Work-Study
25. Assistantships, teaching, or research
26. On-campus employment (Non-Work-Study)
27. Other employment

PLEASE DETACH ALONG DOTTED LINE AND PROCEED TO QUESTIONS 28 TO 67 ON REVERSE SIDE

PAGE No. 1

4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27

PAGE No. 2

28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57

PAGE No. 2 (continued)

58	59	60	61	62	63	64	65	66	67

LOCAL QUESTIONS

68	69	70	71	72	73	74	75	76	77	78	79	80

Student Resource Survey

RESPONSE CODING FORM
Enter in the appropriate box, the number associated with your response to each question.

March 1975

Questions 28 to 49 - Continue to use following series of response codes.

Code	Range	Code	Range
0-	for $00 or None	5-	for $1,001 to $1,500
1-	for $1 to $200	6-	for $1,501 to $2,000
2-	for $201 to $400	7-	for $2,001 to $2,500
3-	for $401 to $600	8-	for $2,501 to $3,000
4-	for $601 to $1,000	9-	for $3,001 and above

SUMMER EMPLOYMENT (Total amount, before taxes, earned last summer)

28. College Work-Study
29. Assistantships, teaching, or research
30. On-campus employment (Non-Work-Study)
31. Other employment

PERSONAL SAVINGS

32. From savings (exclude amounts in 28-31)

GRANTS, SCHOLARSHIPS, FELLOWSHIPS, AND TRAINEESHIPS

33. Non-Resident Tuition Waiver
34. State Scholarship, EOF, Tuition Aid Grant, Incentive Grant, County College Grant
35. Basic Educational Opportunity Grants
36. Supplementary Educational Opportunity Grants
37. Institutional grants or scholarships (include grants, fellowships, and traineeships)
38. Other federal fellowships, grants, and traineeships not previously listed (including Nursing, Health Professions or Law Enforcement Education Program Grants)
39. Scholarships or grants or fellowships from sources not previously listed
40. G.I. Bill
41. Social Security
42. Welfare
43. State Vocational Rehabilitation
44. Other Federal or State benefits not previously listed.

LOANS

45. National Direct Student Loans
46. Law Enforcement Education Program or Nursing or Health Professions Loans
47. Federally Insured Student Loan, or other state guaranteed loans (Loans obtained through banks or other lending agencies)
48. Institutional long-term loans not previously listed
49. Other Loans

---

50. How much will you and your spouse earn, before taxes, this calendar year?

0- $1 to $999
1- $1,000 to $1,999
2- $2,000 to $2,999
3- $3,000 to $3,999
4- $4,000 to $4,999
5- $5,000 to $5,999
6- $6,000 to $7,499
7- $7,500 to $8,999
8- $9,000 to $11,999
9- $12,000 and above

51. Indicate the amount of your (and your spouse's) present indebtedness under all long-term student loan programs (Include loans taken out this year, items 45 to 49, as well as educational debts incurred in prior academic years.)

0- $0
1- $1 to $499
2- $500 to $999
3- $1,000 to $1,499
4- $1,500 to $2,499
5- $2,500 to $3,499
6- $3,500 to $4,499
7- $4,500 to $5,999
8- $6,000 to $7,499
9- $7,500 and over

52. Did you apply for financial aid at your institution for this academic year? (Refers to college work-study #24 & 28, federal and institutional grants #35 to 37, and federal loans #45 & 46.)

0- No
1- Yes, I applied for aid and it was granted
2- Yes, I applied for aid, but I was told that I was ineligible
3- Yes, I applied for aid, but I was told no funds were available

53. Are you participating in your institution's Educational Opportunity Fund Program or similar campus program?

0- No
1- Yes

54. For EOF participants only, indicate the types of assistance you are receiving

0- None
1- Financial aid only
2- Tutoring only
3- Counseling only
4- Financial aid and tutoring
5- Financial aid and counseling
6- Tutoring and counseling
7- Financial aid, tutoring and counseling

55. How many of your brothers or sisters are dependent on your parents or legal guardian for financial support? (0 to 9)

56. How many of your dependent brothers or sisters are also in college this academic year? (Cannot exceed response to item #55.)

57. Did your parents claim you as a dependent for Federal tax purposes for the last calendar year?

0- Yes 1- No 2- I don't know

58. Will your parents claim you as a dependent for Federal tax purposes for this calendar year?

0- Yes 1- No 2- I don't know

59. Are you receiving food stamps?

0- Yes 1- No

60. When at college, where do you normally live?

0- With Parents
1- With relatives
2- University or College Residence Hall
3- University or College Apartment
4- Fraternity or Sorority
5- Off Campus, non-college residence hall
6- Rented room with or without board
7- Other off-campus housing alone or with spouse
8- Other off-campus housing with one or two roommates
9- Other off-campus housing with three or more roommates

61. What is the distance from your living quarters to campus?

0- I live on campus
1- Under 1 mile
2- More than 1 mile but less than 3
3- More than 3 miles but less than 5
4- More than 5 miles but less than 10
5- More than 10 miles but less than 15
6- More than 15 miles but less than 25
7- More than 25

62. How do you usually get to your college campus?

0- Walk
1- Automobile
2- Use public transportation
3- Car pool
4- Bike or motorcycle
5- College bus
6- Hitchhike

63. How would you rate your academic achievement as measured by grades in college?

0- Mostly A's (3.5 or higher)
1- Mostly B's (2.5 to 3.4)
2- Mostly C's (1.5 to 2.4)
3- Mostly D's (below 1.5)

64. Are you a veteran of the U.S. Armed Forces?

0- Yes 1- No

65. How were you admitted?

0- As a first-time freshman
1- As a transfer from an in-state community college
2- As a transfer from an out-of-state community college
3- As a transfer from an in-state public college or university
4- As a transfer from an independent (private) in-state college or university
5- As a transfer from an out-of-state college or university
6- As a graduate of a 4-year institution
7- Other

66. Are you planning to return to this institution next term?

0- Yes
1- No - I plan to receive my degree
2- No - I plan to drop out and return later
3- No - I plan to drop out

No, I plan to transfer to -
4- 4 year public institution within the state
5- 4 year private institution within the state
6- 4 year public institution outside the state
7- 4 year private institution outside the state
8- Any other type of institution of postsecondary education

67. How satisfied are you with this institution as a whole?

0- Completely satisfied
1- Satisfied
2- Indifferent
3- Unsatisfied
4- Completely unsatisfied

An additional 13 local questions may have been added to this version of the survey. If so, please answer questions 68 to 80 according to the instructions on the separate question sheet.

New Jersey In-State Local Questions

The remaining questions (Items 68 to 80) are asked to obtain information of special interest to the Commission. Please read each question carefully and mark your response in the appropriate item number of the Response Coding Form. Thank You.

(68) Please indicate the primary reason you decided to attend the college where you are now. Place the number of the most important reason in Box 68 on the Response Coding Form. (Mark one response only.)

0. This college's academic reputation
1. My parents, friends and/or high school counselors advised me to come here
2. The character of this college (newness, size, innovation)
3. I received more financial aid to come here than I would have received to attend another college
4. I can attend this college, live at home, and commute to classes
5. The religious affiliation of this college
6. This college was the one that most nearly offered the curriculum I wanted
7. This college was the one I could best financially afford to attend
8. This college was the only one that admitted me
9. This college's student body composition (all men, all women, coeducational)

(69) If paying for your education were not a problem which type of institution would you choose?

0. Public two year college
1. Private two year college
2. Private vocational technical school
3. Public four year state college
4. Private four year college
5. Public state university
6. Private university

(70) When you complete your postsecondary education, where do you prefer to live and work?

0. In New Jersey
1. In Conn., Del., New York, Pa., R. Is.
2. In Maine, Mass., N. Hamp., Ver.
3. In Ill., Ind., Iowa, Kan., Mich., Minn., Mo., Neb., Ohio, Wis.
4. In some other state in the United States
5. In a foreign country
6. Undecided/no preference now

(71) If you do NOT plan to live and work in New Jersey after you complete your education, what is the primary reason for your decision? If you answered 0 in #70, do not answer this question.

0. Absence of job opportunities
1. Location of spouse or parents
2. Social environment
3. Geography or climate
4. Higher salaries elsewhere
5. Other

(72) If you intend to work immediately after completing your undergraduate education, what kind of work do you plan to do? (If you do not plan to work do not answer this question.)

0. CLERICAL/SALES, such as a bank teller, bookkeeper, secretary, typist, mail carrier, salesman, sales clerk, advertising or insurance agent.
1. CRAFTSMAN/TECHNICAL, such as baker, automobile mechanic, machinist, painter, plumber, draftsman, medical or dental technician, computer programmer
2. HOMEMAKER
3. LABORER, such as construction worker, car washer, sanitary worker, farm laborer
4. MANAGER, ADMINISTRATOR, such as sales manager, office manager, school administrator, buyer, restaurant manager, government official
5. SERVICE WORKER, such as policeman, fireman, barber, beautician, practical nurse, waiter, private household worker
6. PROFESSIONAL, such as accountant, artist, clergyman, dentist, physician, registered nurse, engineer, lawyer, librarian, teacher, writer, scientist, social worker, actor, actress
7. PROPRIETOR OR OWNER, such as owner of a small business, contractor, restaurant owner, farmer
8. OPERATIVE, such as meat cutter, assembler, machine operator, welder, taxicab driver, bus driver, or truck driver
9. MILITARY, such as a career officer, enlisted man in armed services

(73) Which of the following best describes your high school grades?

0. Mostly A's
1. Mostly B's
2. Mostly C's
3. Mostly D's

(74) In question #14 you were asked about the income of your parents or legal guardians. If you are primarily or totally self-supporting, indicate your income before taxes during this calendar year (include income from all sources). If your major source of support is from parents or legal guardians do NOT answer this question.

0. Less than $7,500 a year
1. Between $7,500 and $8,999
2. Between $9,000 and $11,999
3. Between $12,000 and $14,999
4. Between $15,000 and $17,999
5. Between $18,000 and $20,999
6. Between $21,000 and $24,999
7. Between $25,000 and $27,999
8. Between $28,000 and $30,999
9. $31,000 and above

(75) Where do your parents live?

0. Gloucester, Camden, Burlington Counties
1. Mercer County
2. Atlantic, Cape May Counties
3. Somerset, Middlesex Counties
4. Union, Essex, Hudson Counties
5. Bergen County
6. Cumberland, Salem Counties
7. Hunterdon, Warren, Morris, Sussex, Passaic Counties
8. Ocean, Monmouth Counties
9. Do not live in New Jersey

(76) If YOU were a New Jersey resident when you graduated from high school but DID NOT apply to the State for financial aid (a State Scholarship, EOF Grant, Tuition Aid Grant, Incentive Grant, or County College Grant), what was the primary reason for not applying?

0. I did not know about the New Jersey programs of student assistance
1. My high school counselors/teachers advised me not to apply
2. I thought my grades were not good enough to qualify
3. I thought my family's income was too high to qualify
4. I missed the application deadlines
5. I failed to take the Scholastic Aptitude Test by the required date
6. I didn't plan to attend a college when I graduated from high school
7. I didn't need financial aid to attend this college
8. I did apply for financial aid from the State of New Jersey

(77) In Question 60, we asked you where you normally live when you are in college. Given your present sources of income and family support, where would you most like to live?

0. With parents
1. With relatives
2. University or College residence hall
3. University or College apartment
4. Fraternity or Sorority
5. Off campus, non-college residence hall
6. Rented room with or without board
7. Other off-campus housing alone or with spouse
8. Other off-campus housing with one or two roommates
9. Other off-campus housing with three or more roommates

(78) In Question 61, we asked you how far your living quarters were from the campus. Given your present sources of income and family support, what is the distance you would prefer to live from the campus?

0. I would like to live on campus
1. Under one mile/within walking distance of the campus
2. More than one mile but less than 3 miles
3. More than 3 miles but less than 5 miles
4. More than 5 miles but less than ten miles
5. More than ten miles but less than 15 miles
6. More than 15 miles but less than 25 miles
7. More than 25 miles
8. The distance is not important as long as public transportation is available

(79) If you did not enroll in your first college within four months of completing high school, were you primarily (answer only one);

0. Employed or a homemaker for two years or less
1. Employed or a homemaker for more than two years
2. In the military service

(80) If you are enrolled in a county college please indicate the curriculum:

0. Business and Commerce Technologies (non-transfer)
1. Data Processing Technologies (non-transfer)
2. Health Services Technologies (non-transfer)
3. Mechanical and Engineering Technologies (non-transfer)
4. Natural Science Technologies (non-transfer)
5. Public Service Technologies (non-transfer)
6. Liberal Arts - Transfer
7. Engineering Science - Transfer
8. Business Administration - Transfer
9. Other Transfer Curriculum

STATE OF NEW JERSEY
COMMISSION ON FINANCING POST-SECONDARY EDUCATION
1200 OLD TRENTON ROAD
TRENTON, NEW JERSEY 08690
(609) 586-9181

INSTITUTIONAL CODE #'S

County Colleges

101 - Atlantic C. C.
102 - Bergen C. C.
103 - Brookdale C. C.
104 - Burlington C. C.
105 - Camden C. C.
106 - Cumberland C. C.
107 - Essex C. C.
108 - Gloucester C. C.
109 - Mercer C. C. C.
110 - Middlesex C. C.
111 - Morris C. C.
112 - Ocean C. C.
113 - Passaic C. C.
114 - Salem C. C.
115 - Somerset C. C.
116 - Union College
117 - Union Co. Tech. Inst.

State Colleges

201 - NJIT
202 - Thomas Edison
203 - Glassboro State
204 - Jersey City State
205 - Kean College of N.J.
206 - Montclair State
207 - Ramapo College of N.J.
208 - Stockton State
209 - Trenton State
210 - William Paterson State

Rutgers

402 - Livingston College
406 - Douglass College
411 - Cook College
412 - Rutgers College
414 - Engineering
421 - Newark A & S
425 - Nursing
430 - Pharmacy
450 - Camden A & S

Independent Colleges

301 - Alma White College
302 - Alphonsus College
303 - Assumption College
304 - Beth Medrash Govoha
305 - Bloomfield College
306 - Caldwell College
307 - Centenary College
308 - Coll. of St. Elizabeth
309 - Don Bosco College
310 - Drew University
311 - Edward Williams College
312 - Englewood Cliffs
313 - Fairleigh Dickinson - Rutherford
314 - Felician College
315 - Georgian Court College
316 - Luther College
317 - Monmouth College
318 - Northeastern Bible College
319 - Princeton University
320 - Rabbinical College
321 - Rider College
322 - Salesian College
323 - St. Peter's College
324 - Seton Hall University
325 - Stevens Inst. of Tech.
326 - Tombrock College
327 - Upsala College
328 - Westminster Choir College
329 - Fairleigh Dickinson - Teaneck
330 - Fairleigh Dickinson - Madison

APPENDIX C

SUPPLEMENTARY TABLES FOR CHAPTER III

TABLE C-1

Distribution of Age

By Segment

	UNIVERSITY	STATE COLLEGES	COMMUNITY COLLEGES	INDEPENDENT COLLEGES
18 and under	4.0%	2.2%	5.2%	4.0%
19	25.9	17.9	31.2	23.3
20	23.3	19.7	22.4	20.8
21	21.4	22.8	11.1	24.8
22 to 24	18.0	21.2	9.5	20.8
25 to 29	4.4	8.4	8.7	4.2
30 to 34	1.1	2.7	5.4	1.3
35 to 40	1.1	2.2	3.2	.3
41 and above	.7	2.9	3.2	.6
Mean	21.3 years	22.8 years	22.8 years	21.2 years

TABLE C-2

Distribution of Marital Status

By Segment

	UNIVERSITY	STATE COLLEGES	COMMUNITY COLLEGES	INDEPENDENT COLLEGES
Never Married	90.7%	82.7%	79.0%	93.0%
Married	7.0	14.5	15.2	5.4
Separated	.8	1.0	2.2	.2
Divorced	.7	.7	2.1	.6
Widowed	.1	.3	.6	.1
Other	.7	.8	.9	.7

Distribution of Dependent Children

By Segment

	UNIVERSITY	STATE COLLEGES	COMMUNITY COLLEGES	INDEPENDENT COLLEGES
None	96.5%	93.1%	85.2%	97.3%
Of Those With Any:				
1	54.4%	37.4%	32.4%	55.2%
2	28.9	28.3	31.1	27.6
3	10.0	25.3	24.3	13.8
4	6.7	7.1	8.1	3.4
5 or more	--	2.0	4.1	--
Mean, Those Reporting Any	1.7	2.1	2.2	1.7

TABLE C-4

Respondents' Parents' Residence by Counties

By Segments

	STATE UNIVERSITY	STATE COLLEGES	COMMUNITY COLLEGES	INDEPENDENT COLLEGES	TOTAL
ɔucester, Camden, Burlington	15.4%	9.1%	12.4%	4.4%	11.4%
:cer	3.1	4.0	4.9	2.5	3.5
.antic, Cape May	1.3	3.2	3.4	0.4	1.9
ıerset, Middlesex	16.9	8.2	33.2	6.3	15.6
lon, Essex, Hudson	23.1	27.1	10.4	13.5	20.3
:gen	11.1	15.0	7.3	14.4	12.0
ıberland, Salem	1.0	1.4	2.1	1.0	1.3
ıterdon, Warren, Morris, Sussex, Passaic	11.5	17.0	7.6	9.2	11.9
ɛan, Monmouth	6.9	5.8	9.4	14.8	8.4
: in New Jersey	9.7	9.2	9.3	33.5	13.7

TABLE C-5

Respondents' Parents' Residence by Counties

By Sex and Racial/Ethnic Group

	MALE	FEMALE	WHITE	BLACK	PUERTO RICAN
Gloucester, Camden, Burlington	11.5%	11.4%	11.4%	13.6%	14.1%
Mercer	3.3	3.8	3.3	4.5	6.4
Atlantic, Cape May	1.9	2.0	1.8	4.2	6.4
Somerset, Middlesex	15.9	15.3	16.2	6.6	9.0
Union, Essex, Hudson	19.4	21.3	19.4	32.4	26.9
Bergen	11.7	12.3	13.0	3.5	6.4
Cumberland, Salem	1.0	1.4	1.2	2.1	1.3
Hunterdon, Warren, Morris, Sussex, Passaic	11.4	12.1	12.3	6.3	14.1
Ocean, Monmouth	8.7	8.1	8.9	3.8	6.4
Not in New Jersey	15.2	12.3	12.5	23.0	9.0

TABLE C-6

Method of Admission

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
First-Time Freshman	76.6%	72.4%	71.8%
Community College Transfer	8.5	12.3	7.1
Transfer from an In-State Four-Year Institution	4.8	5.8	7.0
Transfer from an Out-Of-State Four-Year Institution	7.7	5.0	10.6
Other	2.3	4.3	3.6

TABLE C-7

Primary Reason for Attending the College Where Enrolled

By Sex and Racial/Ethnic Group

REASON	MALE	FEMALE	WHITE	BLACK	PUERTO RICAN
College's Academic Reputation	17.7%	14.0%	15.8%	14.2%	12.7%
Parents, Friends, Counselor Advice	6.7	6.5	6.2	11.2	11.4
College's General Character	5.0	5.2	5.2	3.3	5.0
More Financial Aid Here	2.8	2.8	2.4	6.6	8.9
Can Live at Home and Commute	21.2	21.1	20.9	28.7	19.0
College's Religious Affiliation	0.9	0.3	0.5	0.0	0.0
Desired Curriculum Here	15.6	19.4	18.0	13.5	16.5
Could Best Afford This College	27.5	28.7	28.8	19.2	24.0
Only College That Admitted Me	2.4	1.5	1.9	2.6	2.5
Composition of Student Body	0.2	0.5	0.3	0.7	0.0

TABLE C-8

Primary Reason for Attending the College Where Enrolled

By Family Income Intervals

REASON	Less than $6,000	$6,000 to $8,999	$ 9,000 to $12,000	$12,000 to $15,000	$15,000 to $17,999	More than $18,000
College's Academic Reputation	10.9%	12.6%	11.6%	14.1%	16.5%	20.7%
Parents, Friends, Counselor Advice	6.7	6.5	7.0	4.6	6.5	7.7
College's General Character	4.0	3.6	3.0	5.3	3.6	6.9
More Financial Aid Here	6.0	4.8	3.6	3.1	2.1	1.2
Can Live at Home and Commute	28.3	22.5	20.2	19.9	18.8	19.5
College's Religious Affiliation	0.4	1.1	0.9	0.5	0.5	0.4
Desired Curriculum Here	16.0	16.8	15.8	17.6	17.8	18.7
Could Best Afford This College	24.8	30.6	35.3	32.5	32.7	22.4
Only College that Admitted Me	2.9	1.5	2.2	2.2	1.4	1.8
Composition of Student Body	0.0	0.0	0.4	0.2	0.1	0.7

TABLE C-9

High School Grades

By Sex and Racial/Ethnic Group

	MALE	FEMALE	WHITE	BLACK	PUERTO RICAN
Mostly A's	38.6%	60.3%	37.3%	17.5%	21.3%
Mostly B's	50.0	35.9	45.9	53.2	56.3
Mostly C's	10.6	3.7	15.6	28.3	22.4
Mostly D's	0.8	0.1	1.2	1.0	0.0
Approximate Mean*	87.7	90.6	86.9	83.7	84.9

*the approximate mean is calculated by assuming a numerical value of 95 for A, 85 for B, 75 for C, and 65 for D.

TABLE C-10

Distribution of Grade-Point Average

By Segment

	UNIVERSITY	STATE COLLEGES	COMMUNITY COLLEGES	INDEPENDENT COLLEGES
3.5 or Higher	23.4%	23.2%	18.2%	21.5%
2.5 to 3.4	59.6	63.7	54.7	61.3
1.5 to 2.4	16.5	13.0	26.5	17.1
Below 1.5	.5	.1	.5	.1
Mean	3.0	3.0	2.9	3.0

TABLE C-11

Distribution of Grade-Point Average

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
3.5 or Above	23.5%	7.3%	10.6%
2.5 to 3.4	60.0	56.5	63.5
1.5 to 2.4	16.2	34.7	25.9
Below 1.5	.3	1.5	--
Mean	3.0	2.7	2.8

TABLE C-12

Distribution of Mean Grade-Point Average

By Segment and Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
Rutgers	3.0	2.7	2.9
State Colleges	3.1	2.7	2.8
Community Colleges	2.9	2.7	2.7
Independent Colleges	3.0	2.7	2.9

TABLE C-13

Distribution of Class Level

By Segment

	UNIVERSITY	STATE COLLEGES	COMMUNITY COLLEGES	INDEPENDENT COLLEGES
Freshman	28.0%	15.7%	53.8%	23.1%
Sophomore	27.4	21.4	38.1	25.1
Junior	24.0	28.0	5.2	26.5
Senior	18.8	33.1	2.7	24.4
5th Year Undergraduate	1.8	1.7	.2	.9

TABLE C-14

Distribution of Class Level

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
Freshman	27.9%	35.3%	33.7%
Sophomore	27.4	23.4	24.0
Junior	22.2	22.2	23.3
Senior	21.1	17.0	17.4
5th Year Undergraduate	1.3	2.1	1.2

TABLE C-15

Academic Programs of Community College Students

	TOTAL	MALE	FEMALE	WHITE	BLACK	PUERTO RICAN
Non-Transfer						
Business/Commerce	9.2%	7.0%	11.6%	9.8%	4.0%	0.0%
Data Processing	1.5	1.5	1.4	1.5	1.3	0.0
Health Services	10.7	3.3	18.6	10.6	10.7	0.0
Engineering Technology	4.2	7.6	0.5	4.6	1.3	0.0
Natural Sciences	1.3	1.5	1.2	1.6	0.0	0.0
Public Service	1.9	3.0	0.7	2.0	1.3	0.0
Transfer						
Liberal Arts	30.0	27.2	33.0	30.9	29.3	12.5
Engineering Science	4.8	8.3	1.2	4.4	4.0	12.5
Business Administration	20.0	26.7	12.8	19.1	18.7	50.0
Other Programs	16.4	13.9	19.1	15.4	29.3	25.0

TABLE C-16

Distribution of Degree Aspirations

By Segment

	UNIVERSITY	STATE COLLEGES	COMMUNITY COLLEGES	INDEPENDENT COLLEGES
Doctorate	28.1%	17.8%	10.5%	23.7%
Masters	39.2	46.4	27.4	40.3
Bachelors	32.4	35.2	33.0	33.6
Associate	--	.3	27.0	1.8
Non-Degree Certificate	.3	.3	2.2	.7

TABLE C-17

Degree Aspirations

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
Doctorate	20.9%	23.5%	20.9%
Masters	39.1	41.8	41.9
Bachelors	34.4	29.6	31.4
Associate	4.9	5.2	5.8
Non-Degree Certificate	.7	--	--

TABLE C-18

Planned Occupation After Graduation

By Sex and Racial/Ethnic Group

OCCUPATION	MALE	FEMALE	WHITE	BLACK	PUERTO RICAN
Clerical/Sales	4.2%	6.7%	5.3%	7.7%	9.1%
Craftsman/Technical	6.9	3.6	5.1	5.3	3.0
Homemaker	0.8	1.4	1.1	2.0	0.0
Laborer	1.5	0.4	0.9	1.2	1.5
Manager/Administrator	15.1	7.1	10.8	11.3	16.7
Service Worker	3.6	1.9	2.8	2.8	3.0
Professional	63.1	78.1	71.5	67.3	63.7
Proprietor	2.3	0.2	1.2	0.8	1.5
Operative	0.2	0.0	0.1	0.0	0.0
Military	2.2	0.5	1.2	1.6	1.5

TABLE C-19

Planned Occupation After Graduation

By Family Income

OCCUPATION	Less than $6,000	$6,000 to $8,999	$9,000 to $11,999	$12,000 to $14,999	$15,000 to $17,999	More than $18,000
Clerical/Sales	7.1%	6.3%	4.8%	4.8%	4.5%	5.9%
Craftsman/Technical	4.7	6.6	6.0	6.2	4.8	4.4
Homemaker	0.9	1.2	1.5	1.7	1.0	0.7
Laborer	1.6	0.5	0.5	0.5	1.6	1.0
Manager/Administrator	11.1	12.2	8.2	9.6	10.8	12.7
Service Worker	2.8	3.2	3.1	2.8	2.4	2.5
Professional	69.8	67.0	73.0	72.2	71.8	70.1
Proprietor	0.9	1.5	1.2	0.8	1.8	1.3
Operative	0.2	0.0	0.2	0.0	0.2	0.1
Military	0.9	1.5	1.5	1.4	1.1	1.3

TABLE C-20

Preferred Area of Residence After Completion of Educational Programs

By Sex and Racial/Ethnic Groups

AREA	MALE	FEMALE	WHITE	BLACK	PUERTO RICAN
In New Jersey	30.5%	31.0%	29.8%	43.9%	48.2%
Mid-Atlantic State	6.5	8.7	7.9	5.6	6.3
New England State	5.0	5.2	5.7	0.0	0.0
Mid-West State	2.0	1.7	1.8	2.3	1.3
Some Other State	15.9	12.9	14.7	13.2	8.8
Foreign Country	3.3	3.5	2.9	2.6	2.5
Undecided	36.8	37.0	37.2	32.4	31.3

TABLE C-21

Preferred Area of Residence After Completion of Educational Programs

By Family Income Intervals

AREA	Less than $6,000	$6,000 to $8,999	$9,000 to $11,999	$12,000 to $14,999	$15,000 to $17,999	More than $18,000
In New Jersey	41.6%	37.5%	34.7%	30.8%	28.0%	24.7%
Mid-Atlantic State	6.3	6.3	6.1	6.9	9.1	8.9
New England State	2.7	4.2	5.1	5.6	4.7	6.3
Mid-West State	0.9	1.7	3.0	1.5	2.0	2.0
Some Other State	10.3	11.9	15.2	15.1	13.7	16.0
Foreign Country	3.6	3.2	3.6	2.9	2.7	3.9
Undecided	34.6	35.2	32.3	37.2	39.8	38.2

TABLE C-22

Primary Reason For Not Staying in New Jersey
After Completing Education

By Sex and Racial/Ethnic Group

REASON	MALE	FEMALE	WHITE	BLACK	PUERTO RICAN
Absence of Job Opportunities	16.9%	20.6%	18.5%	23.4%	26.5%
Location of Spouse or Parents	4.1	10.4	7.1	6.3	5.9
Social Environment of New Jersey	25.0	20.9	23.5	18.4	8.8
Geography or Climate of New Jersey	23.2	18.3	21.8	10.1	17.6
Higher Salaries Elsewhere	5.1	3.6	3.8	13.3	8.8
Some Other Reason	25.7	26.2	25.3	28.5	32.4

TABLE C-23

Primary Reason for Not Staying in New Jersey
After Completing Education

By Family Income Intervals

REASON	Less than $6,000	$6,000 to $8,999	$ 9,000 to $11,999	$12,000 to $14,999	$15,000 to $17,999	More than $18,000
Absence of Job Opportunities	22.0%	22.3%	19.6%	19.9%	19.7%	15.9%
Location of Spouse or Parents	3.1	7.0	5.9	5.6	6.9	9.2
Social Environment of New Jersey	23.8	24.2	21.7	22.7	21.5	23.9
Geography or Climate of New Jersey	14.2	16.3	22.8	21.0	23.8	21.6
Higher Salaries Elsewhere	6.4	7.0	3.2	4.3	4.7	3.6
Some Other Reason	30.5	23.2	26.8	26.5	23.4	25.8

APPENDIX D

SUPPLEMENTARY TABLES FOR CHAPTER IV

TABLE D-1

Distribution of Books and Supplies Expense

By Segment

	UNIVERSITY	STATE COLLEGES	COMMUNITY COLLEGES	INDEPENDENT COLLEGES
$1 to $200	75.4%	81.2%	83.0%	70.4%
$201 to $400	22.8	17.1	13.3	25.6
$401 to $600	1.5	1.2	1.7	3.0
$601 to $1,000	.3	.4	.8	.8
$1,001 and above	.1	.2	.3	.2
Mean	$155	$144	$143	$171

TABLE D-2

Distribution of Books and Supplies

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
$1 to $200	77.8%	74.5%	78.6%
$201 to $400	19.9	22.7	15.5
$401 to $600	1.6	1.9	4.8
$601 to $1,000	.5	.6	1.2
$1,001 and above	.1	.3	--
Mean	$151	$161	$158

TABLE D-3

Place of Residence

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
Parents or Relatives	45.0%	30.1%	41.9%
On-Campus	35.2	29.2	39.5
Off-Campus	19.8	40.7	18.6

TABLE D-4

Distribution of Room and Board Expense

By Segment

	UNIVERSITY	STATE COLLEGES	COMMUNITY COLLEGES	INDEPENDENT COLLEGES
$1 to $200	3.2%	7.6%	23.5%	2.9%
$201 to $400	2.8	5.5	10.2	2.8
$401 to $600	4.3	10.3	5.6	4.2
$601 to $1,000	25.9	28.4	14.9	20.4
$1,001 to $1,500	46.3	27.1	14.2	30.1
$1,501 to $2,000	10.8	9.6	8.7	25.7
$2,001 to $2,500	2.8	4.0	8.4	7.7
$2,501 to $3,000	1.9	2.5	6.2	3.2
$3,001 and above	1.9	4.9	8.4	2.9
Mean	$1,192	$1,142	$1,182	$1,385

TABLE D-5

Distribution of Room and Board Expense

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
$1 to $200	5.7%	5.1%	3.8%
$201 to $400	4.0	3.7	1.9
$401 to $600	5.5	5.1	5.7
$601 to $1,000	24.1	25.2	32.1
$1,001 to $1,500	37.5	28.0	35.8
$1,501 to $2,000	13.2	14.5	5.7
$2,001 to $2,500	4.5	6.5	13.2
$2,501 to $3,000	2.4	6.1	1.9
$3,001 and above	3.1	5.6	--
Mean	$1,212	$1,358	$1,191

TABLE D-6

Distribution of Room and Board Expense

By Dependency Status

	Dependent Single		Independent	
	At Home	Away	Single	Married
$1 to $200	30.3%	1.3%	1.0%	1.1%
$201 to $400	13.0	2.1	1.5	2.6
$401 to $600	10.4	5.0	6.1	.4
$601 to $1,000	21.4	27.4	24.5	6.7
$1,001 to $1,500	16.0	44.6	31.6	13.9
$1,501 to $2,000	5.2	14.4	18.9	15.0
$2,001 to $2,500	2.2	3.6	8.7	14.6
$2,501 to $3,000	.6	1.1	5.1	18.0
$3,001 and above	.9	.6	2.6	27.7
Mean	$681	$1,191	$1,383	$2,293

TABLE D-7

Method of Travel to Campus

By Segment

	UNIVERSITY	STATE COLLEGES	COMMUNITY COLLEGES	INDEPENDENT COLLEGES
Walk	35.1%	16.9%	3.2%	43.6%
Automobile	39.6	68.7	84.3	48.2
Public Transportation	12.1	8.2	5.9	4.6
Car Pool	1.6	3.8	3.0	1.3
Bicycle/Motorcycle	2.0	1.0	1.9	1.6
College Bus	9.3	.3	.8	.1
Hitchhike	.3	1.0	.8	.6

TABLE D-8

Distribution of Distance of Residence from Campus

By Segment

	UNIVERSITY	STATE COLLEGES	COMMUNITY COLLEGES	INDEPENDENT COLLEGES
On-Campus	40.5%	13.1%	2.5%	52.6%
Under 1 mile	8.5	7.9	3.3	5.3
1 - 3 miles	9.6	9.9	10.4	7.4
3 - 5 miles	7.0	9.7	13.2	4.5
5 - 10 miles	10.9	15.6	27.8	9.3
10 - 15 miles	8.6	17.1	21.5	8.2
15 - 25 miles	8.4	17.0	15.2	7.9
25 miles or more	6.6	9.7	6.1	4.9
Mean Distance (miles)	10.2	11.8	10.7	10.8

TABLE D-9

Distribution of Transportation Expense

By Segment

	UNIVERSITY	STATE COLLEGES	COMMUNITY COLLEGES	INDEPENDENT COLLEGES
$1 to $200	59.9%	46.4%	51.1%	59.3%
$201 to $400	23.4	30.9	26.8	22.1
$401 to $600	10.7	13.4	12.8	11.3
$601 to $1,000	4.9	7.0	6.7	5.8
$1,001 to $1,500	.8	1.6	2.1	1.1
$1,501 and above	.3	.7	.5	.4
Mean	$237	$295	$284	$249

TABLE D-10

Mean Transportation Expense

By Method of Travel

	UNIVERSITY	STATE COLLEGES	COMMUNITY COLLEGES	INDEPENDENT COLLEGES
Walk/Hitchhike	$149	$177	$223	$194
Automobile	328	326	291	304
Public Transportation	231	227	243	198
Car Pool	280	359	236	183
College Bus	156	400	200	100
Other	223	187	273	323

TABLE D-11

Distribution of Transportation Expense

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
$1 to $200	54.9%	56.2%	60.0%
$201 to $400	25.6	27.1	25.0
$401 to $600	11.9	10.8	7.5
$601 to $1,000	5.7	4.9	6.3
$1,001 to $1,500	1.3	1.0	1.3
$1,501 and above	.5	--	--
Mean	$262	$243	$238

TABLE D-12

Distribution of Clothing, Recreation, and Incidentals Expense

By Segment

	UNIVERSITY	STATE COLLEGES	COMMUNITY COLLEGES	INDEPENDENT COLLEGES
$1 to $200	36.6%	36.9%	43.2%	32.5%
$201 to $400	33.2	30.5	26.1	31.9
$401 to $600	18.3	16.7	15.5	17.4
$601 to $1,000	8.6	9.1	8.8	12.3
$1,001 to $1,500	2.3	3.8	3.5	3.4
$1,501 to $2,000	.8	1.9	1.5	1.1
$2,001 to $2,500	.2	.4	.5	.4
$2,501 to $3,000	.1	.4	.2	.4
$3,001 and above	.1	.4	.6	.7
Mean	$348	$397	$380	$418

TABLE D-13

Distribution of Clothing, Recreation, and Incidentals Expense

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
$1 to $200	37.1%	30.9%	38.3%
$201 to $400	31.4	29.0	32.1
$401 to $600	17.4	19.2	14.8
$601 to $1,000	9.2	11.7	7.4
$1,001 to $1,500	2.8	6.6	2.5
$1,501 to $2,000	1.2	1.3	3.7
$2,001 to $2,500	.3	.6	1.2
$2,501 to $3,000	.2	.6	--
$3,001 and above	.4	--	--
Mean	$373	$444	$391

TABLE D-14

Distribution of Clothing, Recreation, and Incidentals Expense

By Dependency Status

	Dependent Single		Independent	
	At Home	Away	Single	Married
$1 to $200	39.5%	37.4%	24.3%	30.1%
$201 to $400	29.0	33.9	32.1	27.0
$401 to $600	17.3	17.5	18.3	17.5
$601 to $1,000	9.1	8.1	14.7	13.9
$1,001 to $1,500	2.8	2.2	6.0	6.1
$1,501 to $2,000	1.4	.6	3.2	2.0
$2,001 to $2,500	.2	.2	.5	.9
$2,501 to $3,000	.2	.1	.5	.7
$3,001 and above	.3	--	.5	1.8
Mean	$370	$337	$500	$523

APPENDIX E

SUPPLEMENTARY TABLES FOR CHAPTER V

TABLE E-1

Distribution of Parental Income

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
Under $3,000	3.1%	19.8%	11.1%
$3,000 to $5,999	4.4	17.8	14.8
$6,000 to $7,499	3.5	11.2	11.1
$7,500 to $8,999	4.9	8.3	8.6
$9,000 to $11,999	13.1	13.9	17.3
$12,000 to $14,999	17.7	11.2	11.1
$15,000 to $17,999	14.4	6.6	8.6
$18,000 to $20,999	12.2	3.3	1.2
$21,000 to $24,999	10.0	5.0	4.9
$25,000 and above	16.8	3.0	11.1
Mean	$16,736	$9,270	$11,747

TABLE E-2

Distribution of Spouse Contribution

By Segment

	UNIVERSITY	STATE COLLEGES	COMMUNITY COLLEGES	INDEPENDENT COLLEGES
None	93.6%	88.4%	89.3%	95.6%
Of Those Reporting Any				
$1 to $200	9.2%	7.2%	16.8%	12.5%
$201 to $400	8.6	4.2	11.2	6.3
$401 to $600	8.0	5.4	9.3	10.4
$601 to $1,000	8.0	19.9	15.0	12.5
$1,001 to $1,500	10.4	13.9	5.6	6.3
$1,501 to $2,000	4.3	7.2	2.8	6.3
$2,001 to $2,500	3.7	4.2	5.6	6.3
$2,501 to $3,000	6.7	3.6	1.9	2.1
$3,001 and above	41.1	34.3	31.8	37.5
Mean, Those Reporting Any	$2,051	$1,902	$1,626	$1,881
Mean, All Respondents	$132	$126	$174	$84

TABLE E-3

Distribution of Self-Supporting Student Income

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
Under $7,500	72.0%	73.4%	76.0%
$7,501 to $8,999	5.2	5.5	6.9
$9,000 to $11,999	5.7	5.5	6.9
$12,000 to $14,999	5.3	8.3	0.0
$15,000 to $17,999	4.1	3.3	3.4
$18,000 to $20,999	2.4	1.7	3.4
$21,000 to $24,999	1.5	1.1	3.4
$25,000 to $27,999	1.4	0.6	0.0
$28,000 to $30,999	0.9	0.0	0.0
$31,000 and above	1.5	0.6	0.0
Mean	$6,921	$7,067	$6,361

TABLE E-4

Distribution of Summer Earnings

By Segment

	UNIVERSITY	STATE COLLEGES	COMMUNITY COLLEGES	INDEPENDENT COLLEGES
None	11.8%	16.6%	24.1%	14.7%
Of Those Reporting Any				
$1 to $200	4.9%	5.1%	7.4%	5.9%
$201 to $400	10.3	12.6	12.1	9.1
$401 to $600	15.6	17.1	18.2	13.3
$601 to $1,000	25.9	28.0	19.9	27.3
$1,001 to $1,500	22.7	16.8	14.4	21.9
$1,501 to $2,000	10.3	6.9	9.5	10.2
$2,001 to $2,500	4.9	3.4	4.7	5.3
$2,501 to $3,000	2.4	3.3	4.6	3.0
$3,001 and above	3.1	6.8	9.2	3.9
Mean, Those Reporting Any	$1,063	$1,080	$1,175	$1,103
Mean, All Respondents	$938	$901	$892	$941

TABLE E-5

Distribution of Summer Earnings

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
None	13.5%	32.8%	29.0%
Of Those Reporting Any			
$1 to $200	5.1%	11.8%	6.6%
$201 to $400	10.6	17.2	18.0
$401 to $600	15.7	15.8	26.2
$601 to $1,000	25.9	18.1	21.3
$1,001 to $1,500	20.6	14.0	11.5
$1,501 to $2,000	9.6	8.1	6.6
$2,001 to $2,500	4.7	.9	9.8
$2,501 to $3,000	3.2	2.3	--
$3,001 and above	4.7	11.8	--
Mean, Those Reporting Any	$1,097	$1,086	$842
Mean, All Respondents	$949	$729	$597

TABLE E-6

Distribution of Veterans Benefits

By Segment

	UNIVERSITY	STATE COLLEGES	COMMUNITY COLLEGES	INDEPENDENT COLLEGES
None	97.0%	93.7%	87.8%	96.7%
Of Those Reporting Any				
$1 to $200	7.8%	--%	1.6%	2.8%
$201 to $400	2.6	7.8	9.8	--
$401 to $600	1.3	2.2	4.9	2.8
$601 to $1,000	2.6	3.3	2.5	5.6
$1,001 to $1,500	3.9	3.3	5.7	5.6
$1,501 to $2,000	11.7	7.8	5.7	22.2
$2,001 to $2,500	32.5	24.4	19.7	19.4
$2,501 to $3,000	24.7	23.3	23.8	25.0
$3,001 and above	13.0	27.8	26.2	16.7
Mean, Those Reporting Any	$2,160	$2,403	$2,262	$2,228

TABLE E-7

Distribution of Social Security Benefits

By Segment

	UNIVERSITY	STATE COLLEGES	COMMUNITY COLLEGES	INDEPENDENT COLLEGES
None	92.8%	92.7%	92.3%	91.7%
Of Those Reporting Any				
$1 to $200	16.5%	15.1%	16.9%	8.9%
$201 to $400	7.7	5.4	14.3	5.6
$401 to $600	11.0	9.7	6.5	6.7
$601 to $1,000	25.3	18.3	11.7	16.7
$1,001 to $1,500	17.0	15.1	22.1	32.2
$1,501 to $2,000	13.7	23.7	16.9	14.4
$2,001 to $2,500	4.9	10.8	9.1	10.0
$2,501 to $3,000	2.2	--	1.3	2.2
$3,001 and above	1.0	2.2	1.3	3.3
Mean, Those Reporting Any	$979	$1,145	$1,043	$1,251

TABLE E-8

Distribution of Welfare Payments

By Segment

	UNIVERSITY	STATE COLLEGES	COMMUNITY COLLEGES	INDEPENDENT COLLEGES
None	98.9%	99.1%	95.7%	99.1%
Of Those Reporting Any				
$1 to $200	29.6%	27.3%	14.0%	40.0%
$201 to $400	11.1	9.1	11.6	--
$401 to $600	3.7	18.2	7.0	30.0
$601 to $1,000	7.4	--	9.3	10.0
$1,001 to $1,500	3.7	--	7.0	--
$1,501 to $2,000	11.1	--	14.0	--
$2,001 to $2,500	11.1	27.3	7.0	--
$2,501 to $3,000	18.5	18.2	14.0	10.0
$3,001 and above	3.7	--	16.3	10.0
Mean, Those Reporting Any	$1,270	$1,386	$600	$895

TABLE E-9

Distribution of Vocational Rehabilitation Benefits

By Segment

	UNIVERSITY	STATE COLLEGES	COMMUNITY COLLEGES	INDEPENDENT COLLEGES
None	99.7%	99.1%	98.4%	99.6%
Of Those Reporting Any				
$1 to $200	12.5%	25.0%	6.3%	25.0%
$201 to $400	--	16.7	6.3	--
$401 to $600	25.0	58.3	37.5	--
$601 to $1,000	50.0	--	18.8	25.0
$1,001 to $1,500	--	--	25.0	--
$1,501 to $2,000	12.5	--	6.3	--
$2,001 to $2,500	--	--	--	25.0
$2,501 to $3,000	--	--	--	--
$3,001 and above	--	--	--	--
Mean, Those Reporting Any	$756	$625	$784	$1,225

TABLE E-10

Distribution of Other Benefits

By Segment

	UNIVERSITY	STATE COLLEGES	COMMUNITY COLLEGES	INDEPENDENT COLLEGES
None	97.9%	97.4%	96.7%	97.8%
Of Those Reporting Any				
$1 to $200	22.6%	39.4%	33.3%	8.3%
$201 to $400	20.8	18.2	15.2	20.8
$401 to $600	17.0	12.1	21.2	16.7
$601 to $1,000	17.0	15.2	15.2	16.7
$1,001 to $1,500	5.7	6.1	--	4.2
$1,501 to $2,000	7.5	--	--	20.8
$2,001 to $2,500	7.5	3.0	9.1	--
$2,501 to $3,000	1.9	3.0	6.1	8.3
$3,001 and above	--	3.0	--	4.2
Mean, Those Reporting Any	$730	$609	$677	$1,079

TABLE E-11

Distribution of Total Benefits

By Segment

	UNIVERSITY	STATE COLLEGES	COMMUNITY COLLEGES	INDEPENDENT COLLEGES
None	87.5%	82.7%	75.5%	86.1%
Of Those Reporting Any				
$1 to $200	14.8%	9.5%	10.2%	8.7%
$201 to $400	6.9	8.1	7.8	4.0
$401 to $600	8.8	5.9	5.3	6.7
$601 to $1,000	18.3	13.6	7.3	12.7
$1,001 to $1,500	10.4	9.0	11.0	21.3
$1,501 to $2,000	13.2	14.0	9.8	16.7
$2,001 to $2,500	12.9	15.8	13.9	11.3
$2,501 to $3,000	8.8	10.9	15.9	10.0
$3,001 and above	5.6	13.2	18.7	8.7
Mean, Those Reporting Any	$1,324	$1,623	$1,835	$1,535
Mean, All Respondents	$165	$281	$450	$213

TABLE E-12

Distribution of Total Benefits

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
None	85.4%	71.1%	73.3%
Of Those Reporting Any			
$1 to $200	10.9%	13.7%	17.4%
$201 to $400	7.0	6.3	4.3
$401 to $600	6.2	8.4	8.7
$601 to $1,000	13.8	11.6	13.0
$1,001 to $1,500	12.5	6.3	4.3
$1,501 to $2,000	13.7	8.4	13.0
$2,001 to $2,500	14.4	9.5	17.4
$2,501 to $3,000	10.3	21.1	8.7
$3,001 and above	11.1	13.7	8.7
Mean, Those Reporting Any	$1,557	$1,707	$1,667
Mean, All Respondents	$228	$493	$446

APPENDIX F

SUPPLEMENTARY TABLES FOR CHAPTER VI

TABLE F-1

Responses to "Did You Apply for Financial Aid at Your Institution for this Academic Year?"

by Family Income Intervals

RESPONSE	LESS THAN $6,000	$6,000 to $8,999	$9,000 to $11,999	$12,000 to $14,999	$15,000 to $17,999	MORE THAN $18,000
No	25.7	41.6	43.7	51.0	56.0	69.6
Yes, and Aid Was Granted	64.3	45.4	42.4	30.6	27.9	16.4
Yes, but Was Ineligible	6.0	10.2	11.9	14.6	14.4	12.9
Yes, but Funds Were Unavailable	4.0	2.8	2.0	3.8	1.7	1.1

TABLE F-2

Reasons for Failing to Apply for State Financial Aid

by Calculated Financial Need

	LESS THAN $400	$400 to $1,000	$1,001 to $1,500	$1,501 to $2,000	$2,001 to $2,500	MORE THAN $2,500
Unaware of State Programs	17.5%	23.6%	22.3%	24.2%	27.9%	32.7%
High School Advised Me Not to	1.9	0.9	4.5	2.4	5.9	4.8
Believed Grades Were Too Poor	9.6	7.3	6.1	7.3	16.2	8.2
Believed Income Was Too High	46.9	41.7	38.5	33.1	33.8	27.9
Missed Application Deadline	1.9	2.4	6.1	6.5	1.5	1.4
Failed to Take S.A.T.	1.2	0.3	0.0	0.0	0.0	0.0
Didn't Plan to Attend College	9.9	10.3	15.1	12.9	4.4	14.2
Did Not Need Financial Aid	11.1	13.5	7.3	13.6	10.3	10.8

TABLE F-3

Reasons for Failing to Apply for State Financial Aid

by Family Income Intervals

	LESS THAN $6,000	$6,000 to $8,999	$4,000 to $11,499	$12,000 to $14,999	$15,000 to $17,999	MORE THAN $18,000
Unaware of State Programs	42.7%	36.1%	26.4%	19.9%	17.3%	9.8%
High School Advised Me Not To	3.3	4.3	2.9	2.2	3.0	1.6
Believed Grades Were Too Poor	5.2	10.3	10.7	9.1	7.1	4.6
Believed Income Was Too High	9.4	17.6	23.8	38.1	47.3	60.0
Missed Application Deadline	4.7	4.7	4.6	5.4	3.3	1.0
Failed to Take S.A.T.	0.5	0.9	1.3	0.2	0.9	0.0
Didn't Plan to Attend College	24.3	15.4	14.0	7.6	7.7	4.3
Did Not Need Financial Aid	9.9	10.7	16.3	17.5	13.4	18.7

TABLE F-4

Distribution of B.E.O.G.

By Segment

	UNIVERSITY	STATE COLLEGES	COMMUNITY COLLEGES	INDEPENDENT COLLEGES
None	92.6%	92.8%	91.1%	92.5%
Of Those Reporting Any				
$1 to $200	16.5%	21.4%	9.0%	14.8%
$201 to $400	21.3	17.5	20.2	13.6
$401 to $600	22.9	22.3	23.6	21.0
$601 to $1,000	27.1	23.3	44.9	30.9
$1,001 to $1,500	11.2	15.5	2.2	18.5
$1,501 and Above	1.1	--	--	1.2
Mean, Those Reporting Any	$570	$566	$575	$661

TABLE F-5

Distribution of Non-Resident Tuition Waiver

By Segment

	UNIVERSITY	STATE COLLEGES	COMMUNITY COLLEGES	INDEPENDENT COLLEGES
None	99.3%	98.7%	96.0%	99.2%
Of Those Reporting Any				
$1 to $200	35.3%	42.1%	32.5%	11.1%
$201 to $400	17.6	15.8	37.5	22.2
$401 to $600	11.8	26.3	17.5	22.2
$601 to $1,000	23.5	15.8	5.0	11.1
$1,001 to $1,500	11.8	--	--	--
$1,501 and above	--	--	7.5	33.3
Mean, Those Reporting Any	$482	$347	$404	$861

TABLE F-6

Distribution of State Scholarship

By Segment

	UNIVERSITY	STATE COLLEGES	COMMUNITY COLLEGES	INDEPENDENT COLLEGES
None	74.7%	78.2%	86.7%	79.1%
Of Those Reporting Any				
$1 to $200	19.9%	36.1%	12.8%	5.3
$201 to $400	5.0	6.7	25.6	9.3
$401 to $600	41.1	36.7	34.6	12.4
$601 to $1,000	25.9	16.0	22.6	42.5
$1,001 to $1,500	5.9	2.9	2.3	17.3
$1,501 to $2,000	1.2	1.3	.8	6.2
$2,001 to $2,500	.5	--	.8	4.4
$2,501 to $3,000	.2	--	.8	1.8
$3,001 and Above	.3	.3	--	.9
Mean, Those Reporting Any	$569	$437	$522	$938

TABLE F-7

Distribution of S.E.O.G.

By Segment

	UNIVERSITY	STATE COLLEGES	COMMUNITY COLLEGES	INDEPENDENT COLLEGES
None	95.4%	97.1%	97.9%	98.0%
Of Those Reporting Any				
$1 to $200	26.1%	31.7%	38.1%	22.7%
$201 to $400	33.0	24.4	28.6	13.6
$401 to $600	26.1	31.7	19.0	18.2
$601 to $1,000	13.0	12.2	4.8	22.7
$1,001 to $1,500	.9	--	4.8	18.2
$1,501 and Above	.9	--	4.8	4.5
Mean, Those Reporting Any	$386	$361	$400	$643

TABLE F-8

Distribution of Institutional Scholarships

By Segment

	UNIVERSITY	STATE COLLEGES	COMMUNITY COLLEGES	INDEPENDENT COLLEGES
None	93.8%	98.6%	97.2%	77.6%
Of Those Reporting Any				
$1 to $200	27.4%	40.0%	42.9%	2.5%
$201 to $400	30.6	20.0	17.9	8.7
$401 to $600	21.0	20.0	25.0	15.7
$601 to $1,000	10.8	15.0	3.0	24.8
$1,001 to $1,500	8.3	5.0	7.1	20.7
$1,501 to $2,000	1.3	--	--	9.9
$2,001 to $2,500	.6	--	3.6	6.2
$2,501 to $3,000	--	--	--	4.5
$3,001 and Above	--	--	--	7.0
Mean, Those Reporting Any	$451	$383	$420	$1,248

TABLE F-9

Distribution of Other Federal Scholarships

By Segment

	UNIVERSITY	STATE COLLEGES	COMMUNITY COLLEGES	INDEPENDENT COLLEGES
None	98.0%	98.7%	97.9%	98.6%
Of Those Reporting Any				
$1 to $200	16.3%	31.6%	14.3%	20.0%
$201 to $400	18.4	10.5	19.0	6.7
$401 to $600	24.5	10.5	19.0	26.7
$601 to $1,000	24.5	47.4	28.6	13.3
$1,001 to $1,500	10.2	--	--	13.3
$1,501 to $2,000	4.1	--	4.8	13.3
$2,001 to $2,500	2.0	--	--	6.7
$2,501 to $3,000	--	--	9.5	
$3,001 and Above	--	--	4.8	--
Mean, Those Reporting Any	$635	$495	$907	$863

TABLE F-10

Distribution of Other Scholarships

By Segment

	UNIVERSITY	STATE COLLEGES	COMMUNITY COLLEGES	INDEPENDENT COLLEGES
None	91.3%	94.6%	95.8%	91.0%
Of Those Reporting Any				
$1 to $200	30.5%	39.7%	33.3%	15.5%
$201 to $400	18.6	21.8	26.2	15.5
$401 to $600	24.5	16.7	11.9	16.5
$601 to $1,000	16.8	15.4	14.3	12.4
$1,001 to $1,500	3.2	3.8	--	21.6
$1,501 to $2,000	1.8	--	2.4	6.2
$2,001 to $2,500	2.3	2.6	2.4	4.1
$2,501 to $3,000	.9	--	--	1.0
$3,001 and Above	1.4	--	9.5	7.2
Mean, Those Reporting Any	$539	$417	$714	$996

TABLE F-11

Distribution of Total Scholarships and Grants

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
None	67.5%	36.5%	37.2%
Of Those Reporting Any			
$1 to $200	19.6%	5.3%	5.6%
$201 to $400	10.4	8.6	5.6
$401 to $600	24.7	10.5	9.3
$601 to $1,000	19.8	22.0	20.4
$1,001 to $1,500	11.9	17.7	18.5
$1,501 to $2,000	6.2	13.9	22.2
$2,001 to $2,500	3.8	10.5	7.4
$2,501 to $3,000	1.5	4.3	3.7
$3,001 and Above	2.2	7.2	7.5
Mean, Those Reporting Any	$794	$1,353	$1,435
Mean, All Respondents	$258	$ 860	$ 901

TABLE F-12

Distribution of N.D.S.L.

By Segment

	UNIVERSITY	STATE COLLEGES	COMMUNITY COLLEGES	INDEPENDENT COLLEGES
None	86.8%	92.6%	96.9%	85.8%
Of Those Reporting Any				
$1 to $200	8.3%	6.6%	41.9%	6.5%
$201 to $400	28.9	30.2	12.9	13.6
$401 to $600	22.3	30.2	12.9	25.3
$601 to $1,000	31.5	27.4	16.1	38.3
$1,001 to $1,500	6.8	3.8	12.9	12.3
$1,501 and Above	2.1	1.9	3.2	3.9
Mean, Those Reporting Any	$581	$547	$492	$703

TABLE F-13

Distribution of LEEP, Nursing, or Health Professions Loans

By Segment

	UNIVERSITY	STATE COLLEGES	COMMUNITY COLLEGES	INDEPENDENT COLLEGES
None	98.9%	99.1%	98.5%	99.4%
Of Those Reporting Any				
$1 to $200	7.1%	25.0%	20.0%	--
$201 to $400	28.6	25.0	6.7	--
$401 to $600	21.4	50.0	33.3	50.0
$601 to $1,000	21.4	--	6.7	33.3
$1,001 to $1,500	14.3	--	26.7	--
$1,501 to $2,000	--	--	--	16.7
$2,001 to $2,500	3.6	--	6.7	--
$2,501 to $3,000	--	--	--	--
$3,001 and Above	3.6	--	--	--
Mean, Those Reporting Any	$755	$600	$743	$1,192

TABLE F-14

Distribution of F.I.S.L.

By Segment

	UNIVERSITY	STATE COLLEGES	COMMUNITY COLLEGES	INDEPENDENT COLLEGES
None	89.0%	88.9%	94.6%	81.5%
Of Those Reporting Any				
$1 to $200	--%	--%	7.4%	.5%
$201 to $400	4.3	1.3	11.1	--
$401 to $600	4.3	10.1	14.8	3.5
$601 to $1,000	26.2	28.3	11.1	24.5
$1,001 to $1,500	35.8	28.9	25.9	33.5
$1,501 to $2,000	16.5	20.1	18.5	19.0
$2,001 to $2,500	9.3	5.0	7.4	11.5
$2,501 to $3,000	.4	2.5	1.9	2.5
$3,001 and Above	3.2	3.8	1.9	5.0
Mean, Those Reporting Any	$1,313	$1,309	$1,134	$1,468

TABLE F-15

Distribution of Institutional Long-Term Loans

By Segment

	UNIVERSITY	STATE COLLEGES	COMMUNITY COLLEGES	INDEPENDENT COLLEGES
None	99.1%	99.4%	98.6%	97.5%
Of Those Reporting Any				
$1 to $200	4.5%	22.2%	7.1%	7.4%
$201 to $400	13.6	22.2	35.7	7.4
$401 to $600	13.6	--	14.3	3.7
$601 to $1,000	27.3	55.6	21.4	55.6
$1,001 to $1,500	27.3	--	--	25.9
$1,501 and Above	13.6	--	21.4	--
Mean, Those Reporting Any	$911	$872	$732	$817

TABLE F-16

Distribution of Other Loans

By Segment

	UNIVERSITY	STATE COLLEGES	COMMUNITY COLLEGES	INDEPENDENT COLLEGES
None	96.1%	97.4%	96.1%	95.6%
Of Those Reporting Any				
$1 to $200	9.1%	15.8%	12.8%	6.3%
$201 to $400	22.2	13.2	17.9	4.2
$401 to $600	12.1	13.2	25.6	16.7
$601 to $1,000	26.3	23.7	15.4	10.4
$1,001 to $1,500	14.1	7.9	2.6	27.1
$1,501 to $2,000	10.1	7.9	7.7	18.8
$2,001 to $2,500	3.0	7.9	2.6	4.2
$2,501 to $3,000	--	2.6	5.1	4.2
$3,001 and Above	3.0	7.9	10.3	8.3
Mean, Those Reporting Any	$874	$1,074	$1,042	$1,352

TABLE F-17

Distribution of Total Current Borrowing

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
None	76.8%	56.8%	69.8%
Of Those Reporting Any			
$1 to $200	4.1%	7.7%	7.7%
$201 to $400	10.0	16.2	30.8
$401 to $600	12.5	22.5	15.4
$601 to $1,000	27.4	21.1	19.2
$1,001 to $1,500	20.2	9.2	19.2
$1,501 to $2,000	13.4	9.9	--
$2,001 to $2,500	6.4	7.0	3.8
$2,501 to $3,000	1.9	2.1	--
$3,001 and Above	4.2	4.2	3.8
Mean, Those Reporting Any	$1,148	$1,026	$ 840
Mean, All Respondents	$266	$443	$254

TABLE F-18

Distribution of Hours of Term-Time Work

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
None	41.7%	49.2%	47.7%
1 - 5	7.5	4.6	8.1
6 - 10	10.9	11.0	11.6
11 - 15	12.6	9.8	14.0
16 - 20	12.5	7.6	8.1
21 - 25	6.6	3.4	5.8
26 - 30	3.5	3.4	--
31 and Above	4.7	11.0	4.7
Mean (in Hours)	15.7	18.2	14.2

TABLE F-19

Distribution of Term-Time College Work-Study

By Segment

	UNIVERSITY	STATE COLLEGES	COMMUNITY COLLEGES	INDEPENDENT COLLEGES
None	94.0%	90.7%	90.5%	89.1%
Of Those Reporting Any				
$1 to $200	13.8%	18.0%	34.7%	18.0%
$201 to $400	31.6	21.1	14.7	25.2
$401 to $600	31.6	22.6	23.2	26.1
$601 to $1,000	17.8	32.3	11.6	26.1
$1,001 to $1,500	2.6	4.5	10.5	.9
$1,501 to $2,000	2.0	--	2.1	1.8
$2,001 to $2,500	.7	.8	--	.9
$2,501 to $3,000	--	--	2.1	--
$3,001 and Above	--	.8	1.1	.9
Mean, Those Reporting Any	$491	$552	$551	$528

TABLE F-20

Distribution of Term-Time Assistantships

By Segment

	UNIVERSITY	STATE COLLEGES	COMMUNITY COLLEGES	INDEPENDENT COLLEGES
None	98.7%	97.1%	96.8%	96.5%
Of Those Reporting Any				
$1 to $200	25.0%	51.2%	43.8%	50.0%
$201 to $400	6.3	9.8	25.0	16.7
$401 to $600	15.6	12.2	3.1	13.9
$601 to $1,000	28.1	7.3	6.3	13.9
$1,001 to $1,500	15.6	--	6.3	--
$1,501 to $2,000	3.1	7.3	3.1	2.8
$2,001 to $2,500	3.1	2.4	--	--
$2,501 to $3,000	--	4.9	6.3	--
$3,001 and above	3.1	4.9	6.3	2.8
Mean, Those Reporting Any	$777	$688	$708	$426

TABLE F-21

Distribution of Other On-Campus Term-Time Employment

By Segment

	UNIVERSITY	STATE COLLEGES	COMMUNITY COLLEGES	INDEPENDENT COLLEGES
None	87.4%	93.3%	94.9%	76.4%
Of Those Reporting Any				
$1 to $200	40.2%	41.7%	31.4%	44.6%
$201 to $400	20.2	18.8	21.6	20.4
$401 to $600	19.3	17.7	11.8	18.8
$601 to $1,000	11.2	10.4	11.8	7.9
$1,001 to $1,500	4.4	5.2	9.8	3.8
$1,501 to $2,000	2.5	3.1	3.9	3.3
$2,001 to $2,500	.6	1.0	2.0	.4
$2,501 to $3,000	.6	1.0	2.0	.4
$3,001 and Above	.9	1.0	5.9	.4
Mean, Those Reporting Any	$449	$478	$744	$404

TABLE F-22

Distribution of Other Term-Time Employment

By Segment

	UNIVERSITY	STATE COLLEGES	COMMUNITY COLLEGES	INDEPENDENT COLLEGES
None	56.7%	37.5%	38.7%	54.8%
Of Those Reporting Any				
$1 to $200	20.2%	12.6%	14.0%	19.6%
$201 to $400	13.3	11.5	11.6	11.5
$401 to $600	11.5	10.6	10.9	12.6
$601 to $1,000	18.3	16.4	17.0	16.1
$1,001 to $1,500	10.9	11.7	14.0	13.7
$1,501 to $2,000	8.6	10.1	6.0	8.9
$2,001 to $2,500	5.2	6.1	5.7	4.8
$2,501 to $3,000	4.4	5.3	5.2	4.6
$3,001 and Above	7.6	15.7	15.5	8.3
Mean, Those Reporting Any	$1,055	$1,389	$1,335	$1,095

APPENDIX G

SUPPLEMENTARY TABLES FOR RUTGERS, THE STATE UNIVERSITY

TABLE G-1

Rutgers Distribution of Academic Program

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
Agricultural Science	5.9%	--%	--%
Business Administration	9.3	7.4	18.2
Humanities/Social Science	29.6	39.0	24.2
Physical and Life Science/ Mathematics	17.6	8.8	18.2
Engineering/Architecture	12.7	.7	15.2
Education	6.3	11.8	3.0
Nursing	6.3	14.0	3.0
Health Professions	11.6	11.8	9.1
Law	.7	4.4	3.0
Undeclared Major/Other	.3	2.2	6.1

TABLE G-2

Rutgers Distribution of Class Level

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
Freshman	28.0%	24.8%	38.2%
Sophomore	27.7	19.0	29.4
Junior	23.5	32.1	20.6
Senior	19.1	21.2	8.8
5th Year Undergraduate	1.7	2.9	2.9

TABLE G-3

Rutgers Distribution of Degree Aspirations

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
Doctorate	27.3%	23.5%	29.4%
Masters	39.2	46.3	44.1
Bachelors	33.3	30.1	26.5
Associate	--	--	--
Non-Degree Certificate	.3	--	--

TABLE G-4

Primary Reasons for Attending the College Where Enrolled

By Sex and Division
Rutgers

	MALES	FEMALES	LOWER DIVISION	UPPER DIVISION
College's Academic Reputation	20.5%	20.0%	20.9%	19.5%
Parents, Friends, Counselor Advice	4.9	5.7	6.1	4.3
College's General Character	3.9	4.1	3.6	4.6
More Financial Aid Here	2.2	2.4	2.1	2.7
Can Live at Home and Commute	14.1	12.3	12.3	14.3
College's Religious Affiliation	0.2	0.2	0.1	0.4
Desired Curriculum Here	16.8	19.1	19.1	16.4
Could Best Afford this College	35.2	34.2	33.6	36.0
Only College that Admitted Me	2.0	1.3	1.8	1.4
Composition of Student Body	0.2	0.7	0.4	0.4

Primary Reasons for Attending the College Where Enrolled

By Family Income
Rutgers

	UNDER $6,000	$6,000 to $8,999	$ 9,000 to $12,999	$12,000 to $14,999	$15,000 to $18,000	MORE THAN $18,000
College's Academic Reputation	13.9%	19.3%	15.5%	17.8%	21.8%	24.0%
Parents, Friends, Counselors Advice	5.7	5.8	5.5	2.9	5.4	6.3
College's General Character	5.2	2.4	3.6	3.8	3.1	4.8
More Financial Aid Here	7.7	6.3	2.6	1.9	1.4	0.6
Can Live at Home and Commute	19.6	14.5	15.2	13.2	11.0	10.4
College's Religious Affiliation	0.5	1.0	0.0	0.0	0.6	0.1
Desired Curriculum Here	15.5	15.5	18.1	17.8	17.8	19.4
Could Best Afford This College	27.8	32.8	37.5	41.0	37.8	32.2
Only College that Admitted Me	4.1	2.4	1.0	1.4	1.1	1.5
Composition of Student Body	0.0	0.0	1.0	0.2	0.0	0.7

TABLE G-6

Student Choices of Institutional Types
If Paying for an Education Were Not a Problem

By Sex and Division
Rutgers

WOULD CHOOSE	MALES	FEMALES	LOWER DIVISION	UPPER DIVISION
Public Two-Year	0.6%	0.3%	0.4%	0.5%
Private Two-Year	0.4	0.3	0.4	0.4
Private Vo-Tech	0.7	0.6	0.6	0.6
Public Four-Year	8.1	8.3	9.2	6.8
Private Four-Year	20.4	22.8	23.6	19.1
Public University	34.0	31.0	30.2	35.3
Private University	35.8	36.7	35.6	37.3

TABLE G-7

Student Choice of Institutional Types
If Paying for an Education Were Not a Problem

By Family Income
Rutgers

WOULD CHOOSE	LESS THAN $6,000	$6,000 to $8,999	$ 9,000 to $11,999	$12,000 to $14,999	$15,000 to $17,999	MORE THAN $18,000
Public Two-Year	0.0%	1.4%	0.6%	0.5%	0.9%	0.1%
Private Two-Year	0.5	1.0	0.6	0.0	0.6	0.1
Private Vo-Tech	2.1	1.0	1.0	1.0	0.0	0.2
Public Four-Year	9.9	9.1	7.5	7.0	7.7	8.5
Private Four-Year	16.1	23.1	19.8	21.7	25.1	21.3
Public University	36.5	31.3	36.7	30.8	29.1	32.9
Private University	34.9	33.1	33.8	39.0	36.6	36.7

TABLE G-8

Degree of Satisfaction with Rutgers

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
Completely Satisfied	11.0%	5.9%	5.9%
Satisfied	55.4	43.4	61.8
Indifferent	14.3	25.7	17.6
Unsatisfied	17.4	20.6	14.7
Completely Unsatisfied	2.0	4.4	--

TABLE G-9

Rutgers Distribution of Books and Supplies Expense

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
$1 to $200	75.8%	71.4%	73.5%
$201 to $400	22.5	24.8	17.6
$401 to $600	1.4	2.3	5.9
$601 to $1,000	.2	.8	2.9
$1,001 and above	--	.8	--
Mean	$153	$173	$179

TABLE G-10

Rutgers Distribution of Room and Board Expense

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
$1 to $200	3.2%	2.0%	--%
$201 to $400	2.7	4.0	--
$401 to $600	4.3	5.0	3.6
$601 to $1,000	25.4	25.0	39.3
$1,001 to $1,500	47.8	31.0	46.4
$1,501 to $2,000	10.5	15.0	3.6
$2,001 to $2,500	2.6	6.0	7.1
$2,501 to $3,000	1.7	7.0	--
$3,001 and above	1.8	5.0	--
Mean	$1,186	$1,392	$1,136

TABLE G-11

Rutgers Distribution of Room and Board Expense

By Dependency Status

	DEPENDENT AT HOME	SINGLE AWAY	INDEPENDENT SINGLE	INDEPENDENT MARRIED
$1 to $200	25.0%	.7%	--%	1.0%
$201 to $400	14.4	1.4	--	1.0
$401 to $600	11.2	3.7	4.2	--
$601 to $1,000	22.3	28.3	26.3	8.2
$1,001 to $1,500	18.1	53.6	34.7	15.3
$1,501 to $2,000	6.4	10.3	16.8	16.3
$2,001 to $2,500	2.1	1.5	10.5	14.3
$2,501 to $3,000	.5	.3	6.3	19.4
$3,001 and above	--	.2	1.1	24.5
Mean	$703	$1,149	$1,408	$2,258

TABLE G-12

Rutgers Distribution of Transportation Expense

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
$1 to $200	60.2%	54.5%	63.6%
$201 to $400	23.2	26.5	27.3
$401 to $600	10.7	12.1	6.1
$601 to $1,000	4.7	6.8	3.0
$1,001 to $1,500	.8	--	--
$1,501 and above	.3	--	--
Mean	$237	$249	$200

TABLE G-13

Rutgers Distribution of Clothing,
Recreation, and Incidentals Expense

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
$1 to $200	36.5%	28.4%	45.1%
$201 to $400	33.4	32.8	36.4
$401 to $600	18.8	19.4	9.1
$601 to $1,000	8.2	10.4	6.1
$1,001 to $1,500	2.0	6.7	--
$1,501 to $2000	.7	1.5	3.0
$2,001 to $2,500	.2	--	--
$2,501 to $3,000	--	.7	--
$3,001 and above	.1	--	--
Mean	$344	$438	$302

TABLE G-14

Rutgers Distribution of Clothing,
Recreation, and Incidentals Expense

By Dependency Status

	DEPENDENT AT HOME	SINGLE AWAY	INDEPENDENT SINGLE	MARRIED
$1 to $200	37.2%	38.9%	18.8%	29.3%
$201 to $400	31.0	34.3	39.6	25.0
$401 to $600	18.5	18.2	21.8	16.4
$601 to $1,000	8.7	7.0	11.9	19.3
$1,001 to $1,500	2.9	1.2	4.0	7.1
$1,501 to $2,000	1.1	.4	3.0	.7
$2,001 to $2,500	.3	--	1.0	1.4
$2,501 to $3,000	.1	--	--	.7
$3,001 and above	.1	--	--	--
Mean	$362	$311	$465	$494

TABLE G-15

Rutgers Type of Housing

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
Parents or Relatives	31.9%	24.4%	20.6%
On Campus	49.6	37.7	64.7
Off Campus	18.5	37.9	14.6

TABLE G-16

Rutgers Distribution of Parental Income

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
Under $3,000	2.6%	16.0%	--%
$3,000 to $5,999	3.6	15.2	18.8
$6,000 to $7,499	3.6	12.8	12.5
$7,500 to $8,999	3.9	10.4	3.1
$9,000 to $11,999	12.6	14.4	21.9
$12,000 to $14,999	17.9	12.8	12.5
$15,000 to $17,999	15.7	5.6	12.5
$18,000 to $20,999	13.3	4.8	--
$21,000 to $24,999	10.8	4.8	6.3
$25,000 and above	16.1	3.2	12.5
Mean	$16,988	$9,810	$13,180

TABLE G-17

Rutgers Distribution of Student-Reported Parental Contribution

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
None	20.9%	51.5%	35.3%
$1 to $200	13.5	16.2	11.8
$201 to $400	7.0	10.3	--
$401 to $600	8.2	2.9	8.8
$601 to $1,000	11.7	4.4	14.7
$1,001 to $1,500	9.9	2.9	5.9
$1,501 to $2,000	9.5	4.4	8.8
$2,001 to $2,500	10.3	2.2	5.9
$2,501 to $3,000	5.2	2.2	5.9
$3,001 and above	3.9	2.9	2.9
Mean	$970	$424	$799

TABLE G-18

Rutgers Distribution of College Scholarship Service Calculated Parental Contribution

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
None	15.8%	52.3%	42.3%
$1 to $200	5.6	5.8	7.7
$201 to $400	2.9	3.5	3.8
$401 to $600	9.2	7.0	--
$601 to $1,000	13.4	9.3	11.5
$1,001 to $1,500	17.3	7.0	7.7
$1,501 to $2,000	11.5	5.8	3.8
$2,001 to $2,500	5.5	3.5	7.7
$2,501 to $3,000	5.5	2.3	--
$3,001 and above	13.5	3.5	15.4
Mean	$1,329	$579	$987

TABLE G-19

Rutgers Distribution of Summer Earnings

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
None	10.1%	28.5%	17.6%
Of Those Reporting Any			
$1 to $200	4.5%	10.2%	3.6%
$201 to $400	9.8	15.3	28.6
$401 to $600	15.4	13.3	21.4
$601 to $1,000	25.9	17.3	25.0
$1,001 to $1,500	23.5	17.3	7.1
$1,501 to $2,000	10.5	10.2	7.1
$2,001 to $2,500	5.2	--	7.1
$2,501 to $3,000	2.5	2.0	--
$3,001 and above	2.8	14.3	--
Mean, Those Reporting Any	$1,070	$1,213	$771
Mean, All Respondents	$962	$868	$635

TABLE G-20

Rutgers Distribution of Contribution from Savings

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
None	38.6%	64.2%	67.6%
Of Those Reporting Any			
$1 to $200	35.0%	49.0%	45.5%
$201 to $400	17.7	12.2	--
$401 to $600	11.6	16.3	27.3
$601 to $1,000	15.5	12.2	18.2
$1,001 to $1,500	7.1	2.0	--
$1,501 to $2,000	4.6	2.0	
$2,001 to $2,500	2.1	2.0	9.1
$2,501 to $3,000	1.7	4.1	--
$3,001 and above	4.7	--	--
Mean, Those Reporting Any	$697	$485	$532
Mean, All Respondents	$428	$173	$172

TABLE G-21

Rutgers Distribution of Hours of Term-Time Work

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
None	49.4%	44.5%	50.0%
1 - 5	8.9	3.6	5.9
6 - 10	11.8	11.7	14.7
11 - 15	11.9	12.4	17.6
16 - 20	9.3	9.5	5.9
21 - 25	4.3	2.9	2.9
26 - 30	1.8	4.4	--
31 or more	2.4	10.9	2.9
Mean (in hours) Those Working At All	13.4	18.2	12.8

TABLE G-22

Rutgers Distribution of Total Term-Time Employment

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
None	42.1%	38.0%	41.2%
Of Those Reporting Any			
$1 to $200	21.2%	15.3%	25.0%
$201 to $400	15.3	18.8	25.0
$401 to $600	14.0	12.9	35.0
$601 to $1,000	18.6	12.9	--
$1,001 to $1,500	10.2	5.9	10.0
$1,501 to $2,000	7.4	5.9	--
$2,001 to $2,500	4.3	2.4	--
$2,501 to $3,000	3.6	3.5	--
$3,001 and above	5.5	22.4	5.0
Mean, Those Reporting Any	$916	$1,352	$563

TABLE G-23

Rutgers Distribution of Total Scholarship and Grants

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
None	64.8%	37.2%	35.3%
Of Those Reporting Any			
$1 to $200	20.3%	5.8%	--%
$201 to $400	9.3	7.0	4.5
$401 to $600	29.7	12.8	9.1
$601 to $1,000	19.9	19.8	18.2
$1,001 to $1,500	12.9	23.3	27.3
$1,501 to $2,000	4.1	15.1	27.3
$2,001 to $2,500	2.2	10.5	4.5
$2,501 to $3,000	.9	2.3	4.5
$3,001 and above	.6	3.6	4.5
Mean, Those Reporting Any	$684	$1,240	$1,443
Mean, All Respondents	$240	$778	$934

TABLE G-24

Rutgers Distribution of Total Current Borrowing

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
None	75.0%	46.0%	64.7%
Of Those Reporting Any			
$1 to $200	4.7%	4.1%	16.7%
$201 to $400	13.7	20.3	25.0
$401 to $600	12.3	25.7	33.3
$601 to $1,000	28.8	18.9	16.7
$1,001 to $1,500	19.3	8.1	8.3
$1,501 to $2,000	12.1	8.1	--
$2,001 to $2,500	5.6	8.1	--
$2,501 to $3,000	.9	--	--
$3,001 and above	2.5	6.9	--
Mean, Those Reporting Any	$1,029	$1,081	$496
Mean, All Respondents	$257	$[illegible]84	$175

TABLE G-25

Rutgers Distribution of Total Long-Term Debt

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
None	67.6%	36.4%	50.0%
Of Those Reporting Any			
$1 to $499	14.1%	18.4%	23.5%
$500 to $999	20.7	23.0	41.2
$1,000 to $1,499	18.2	10.3	17.0
$1,500 to $2,499	23.0	21.8	11.8
$2,500 to $3,499	9.9	5.7	--
$3,500 to $4,499	5.9	8.0	5.9
$4,500 to $5,999	5.6	6.9	--
$6,000 to $7,499	1.0	2.3	--
$7,500 and above	1.7	3.4	--
Mean, Those Reporting Any	$1,920	$2,106	$1,059
Mean, All Respondents	$622	$1,339	$529

APPENDIX H

SUPPLEMENTARY TABLES FOR THE STATE COLLEGES

TABLE H-1

State Colleges Distribution of Academic Program

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
Agricultural Science	.8%	--%	--%
Business Administration	12.7	7.8	20.0
Humanities/Social Science	27.0	20.3	30.0
Physical and Life Science/ Mathematics	12.2	6.3	--
Engineering/Architecture	5.3	3.1	10.0
Education	34.3	45.3	35.0
Nursing	1.9	4.7	--
Health Professions	1.9	4.7	5.0
Law	2.2	4.2	--
Undeclared Major/Other	1.7	3.1	--

TABLE H-2

State College Distribution of Class Level

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
Freshman	15.6%	18.8%	4.5%
Sophomore	21.1	21.9	27.3
Junior	28.2	18.8	31.8
Senior	33.4	35.9	36.4
5th Year Undergraduate	1.6	4.7	--

TABLE H-3

State College Degree Aspirations

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
Doctorate	16.5%	31.3%	18.2%
Masters	46.5	45.3	50.0
Bachelors	36.2	23.4	31.8
Associate	.4	--	--
Non-Degree Certificate	.3	--	--

TABLE H-4

Primary Reasons for Attending the College Where Enrolled
State Colleges

By Sex and Division

	MALES	FEMALES	LOWER DIVISION	UPPER DIVISION
College's Academic Reputation	5.2%	4.5%	5.5%	4.4%
Parents, Friends, Counselor Advice	6.4	5.5	8.2	4.5
Colleges General Character	5.7	5.8	5.7	5.8
More Financial Aid Here	1.2	1.6	1.1	1.6
Can Live at Home and Commute	29.4	27.3	29.2	27.6
College's Religious Affiliation	0.2	0.2	0.0	0.2
Desired Curriculum Here	18.5	21.5	17.8	21.6
Could Best Afford this College	31.0	32.4	30.6	32.7
Only College that Admitted Me	2.4	1.1	1.7	1.6
Composition of Student Body	0.0	0.1	0.2	0.0

TABLE H-5

Primary Reasons for Attending the College Where Enrolled
State Colleges

By Family Income

	UNDER $6,000	$6,000 to $8,999	$ 9,000 to $11,999	$12,000 to $14,999	$15,000 to $18,000	MORE THAN $18,000
College's Academic Reputation	7.0%	3.5%	4.0%	5.2%	5.2%	3.4%
Parents, Friends, Counselor Advise	7.7	2.8	7.0	4.8	3.1	7.6
College's General Character	3.5	7.0	5.0	7.1	4.1	6.9
More Financial Aid Here	2.8	1.4	2.0	2.0	1.0	0.5
Can Live at Home and Commute	31.8	28.9	24.0	26.2	25.9	30.0
College's Religious Affiliation	0.0	0.0	0.0	0.4	0.0	0.2
Desired Curriculum Here	16.9	21.1	13.5	19.4	23.8	23.0
Could Best Afford This College	29.6	34.6	43.0	33.3	35.3	25.7
Only College That Admitted Me	0.7	0.7	1.5	1.6	1.6	2.5
Composition of Student Body	0.0	0.0	0.0	0.0	0.0	0.2

TABLE H-6

Student Choices of Institutional Types of Paying
For an Education Were Not a Problem
State Colleges

By Sex and Division

WOULD CHOOSE	MALES	FEMALES	LOWER DIVISION	UPPER DIVISION
Public Two-Year	0.3%	0.2%	0.4%	0.2%
Private Two-Year	0.0	0.5	0.6	0.1
Private Vo-Tech	1.7	1.2	1.9	1.1
Public Four-Year	23.1	23.1	26.5	21.0
Private Four-Year	20.7	24.4	23.5	22.5
Public University	24.8	24.2	22.3	25.7
Private University	29.4	26.4	24.8	29.4

TABLE H-7

Student Choices of Institutional Types of Paying
For an Education Were Not a Problem
State Colleges

By Family Income

WOULD CHOOSE	UNDER $6,000	$6,000 to $8,999	$ 9,000 to $11,999	$12,000 to $14,999	$15,000 to $18,000	MORE THAN $18,000
Public Two-Year	0.0%	0.0%	0.5%	0.0%	0.0%	0.7%
Private Two-Year	0.0	0.0	1.0	0.0	0.0	0.5
Private Vo-Tech	2.1	2.8	0.5	0.8	1.0	1.7
Public Four-Year	27.1	18.3	20.9	23.4	27.7	20.7
Private Four-Year	20.0	26.7	21.9	25.0	22.5	23.5
Public University	27.9	26.1	18.9	23.4	24.6	25.2
Private University	22.9	26.1	36.3	27.4	24.2	27.7

TABLE H-8

State Colleges Degree of Satisfaction

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
Completely Satisfied	11.9%	14.5%	18.2%
Satisfied	59.0	48.4	36.4
Indifferent	15.2	19.4	31.8
Unsatisfied	12.3	16.1	9.1
Completely Unsatisfied	1.6	1.6	4.5

TABLE H-9

State Colleges Distribution of Books and Supplies

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
$1 to $200	81.9%	78.1%	81.0%
$201 to $400	16.3	21.9	19.0
$401 to $600	1.2	--	--
$601 to $1,000	.4	--	--
$1,001 and above	.2	--	--
Mean	$143	$144	$138

TABLE H-10

State Colleges Distribution of
Room and Board Expense

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
$1 to $200	8.0%	2.5%	--%
$201 to $400	5.7	2.5	--
$401 to $600	10.6	7.5	25.0
$601 to $1,000	28.7	42.5	25.0
$1,001 to $1,500	27.9	20.0	12.5
$1,501 to $2,000	9.0	7.5	--
$2,001 to $2,500	3.6	7.5	37.5
$2,501 to $3,000	2.2	2.5	--
$3,001 and above	4.3	7.5	--
Mean	$1,108	$1,269	$1,325

TABLE H-11

State College Distribution of Clothing, Recreation, and Incidentals Expense

By Dependency Status

	DEPENDENT AT HOME	SINGLE AWAY	INDEPENDENT SINGLE	INDEPENDENT MARRIED
$1 to $200	36.7%	40.8%	35.3%	31.7%
$201 to $400	30.4	31.9	25.5	26.9
$401 to $600	17.7	15.7	7.8	18.6
$601 to $1,000	9.0	6.5	21.6	12.4
$1,001 to $1,500	3.4	3.5	9.8	4.1
$1,501 to $2,000	1.9	1.4	--	2.8
$2,001 to $2,500	.1	.3	--	.7
$2,501 to $3,000	.4	--	--	1.4
$3,001 and above	.4	--	--	1.4
Mean	$391	$340	$446	$507

TABLE H-12

State College Distribution of Room and Board Expense

By Dependency Status

	DEPENDENT AT HOME	SINGLE AWAY	INDEPENDENT SINGLE	INDEPENDENT MARRIED
$1 to $200	28.8%	1.1%	--%	--%
$201 to $400	14.1	2.8	--	5.2
$401 to $600	12.2	12.2	8.7	1.3
$601 to $1,000	19.9	39.1	23.9	5.2
$1,001 to $1,500	16.7	34.8	30.4	13.0
$1,501 to $2,000	4.5	6.5	23.9	15.6
$2,001 to $2,500	3.2	1.7	8.7	11.7
$2,501 to $3,000	.6	.6	2.2	15.6
$3,001 and above	--	1.1	2.2	32.5
Mean	$668	$1,026	$1,365	$2,327

TABLE H-13

State College Distribution of Transportation Expense

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
$1 to $200	46.1%	52.7%	42.9%
$201 to $400	31.4	30.9	23.8
$401 to $600	13.3	9.1	19.0
$601 to $1,000	6.9	3.6	9.5
$1,001 to $1,500	1.5	3.6	4.8
$1,501 and above	.7	--	--
Mean	$294	$266	$345

TABLE H-14

State Colleges Distribution of Clothing, Recreation, and Incidentals Expense

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
$1 to $200	38.1%	26.7%	19.0%
$201 to $400	30.3	33.3	38.1
$401 to $600	16.4	13.3	33.3
$601 to $1,000	8.7	15.0	4.8
$1,001 to $1,500	3.6	5.0	4.8
$1,501 to $2,000	1.9	3.3	--
$2,001 to $2,500	.4	1.7	--
$2,501 to $3,000	.2	1.7	--
$3,001 and above	.4	--	--
Mean	$388	$518	$398

TABLE H-15

State Colleges Type of Housing

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
Parents or Relatives	56.9%	32.8%	63.6%
On-Campus	14.5	29.6	4.5
Off-Campus	28.6	37.7	31.9

TABLE H-16

State Colleges Distribution of Parental Income

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
Under $3,000	3.2%	12.1%	19.0%
$3,000 to $5,999	5.2	27.6	14.3
$6,000 to $7,499	3.7	5.2	4.8
$7,500 to $8,999	6.5	8.6	14.3
$9,000 to $11,999	14.9	19.0	19.0
$12,000 to $14,999	19.7	6.9	19.0
$15,000 to $17,999	14.8	8.6	4.8
$18,000 to $20,999	12.1	3.4	--
$21,000 to $24,999	8.1	5.2	--
$25,000 and above	11.9	3.4	4.8
Mean	$15,517	$9,724	$9,214

TABLE H-17

State College Distribution of Student-Reported Parental Contribution

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
None	32.3%	55.6%	[illegible]
$1 to $200	15.1	14.3	[illegible]
$201 to $400	9.3	9.5	9.1
$401 to $600	8.0	7.9	9.1
$601 to $1,000	13.6	1.6	22.7
$1,001 to $1,500	8.3	4.8	--
$1,501 to $2,000	5.8	1.6	--
$2,001 to $2,500	3.5	3.2	--
$2,501 to $3,000	2.3	--	--
$3,001 and above	1.9	1.6	4.5
Mean	$605	$310	$418

TABLE H-18

State College Distribution of College Scholarship Service Calculated Parental Contribution

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
None	19.9%	63.2%	38.9%
$1 to $200	7.8	2.6	16.7
$201 to $400	2.6	2.6	--
$401 to $600	8.0	10.5	16.7
$601 to $1,000	14.3	2.6	16.7
$1,001 to $1,500	17.3	7.9	5.6
$1,501 to $2,000	10.5	--	5.6
$2,001 to $2,500	3.9	5.3	--
$2,501 to $3,000	4.7	2.6	--
$3,001 and above	11.0	2.6	--
Mean	$1,173	$466	$400

TABLE H-19

State College Distribution of Summer Earnings

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
None	14.9%	34.4%	31.8%
Of Those Reporting Any			
$1 to $200	5.0%	9.5%	--%
$201 to $400	12.4	21.4	13.3
$401 to $600	16.7	11.9	46.7
$601 to $1,000	28.6	26.2	6.7
$1,001 to $1,500	17.4	9.5	13.3
$1,501 to $2000	6.9	4.8	6.7
$2,000 to $2,500	3.4	--	13.3
$2,501 to $3,000	3.5	--	--
$3,001 and above	6.2	16.7	--
Mean, Those Reporting Any	$1,077	$1,087	$910
Mean, All Respondents	$916	$713	$620

TABLE H-20

State Colleges Distribution
of Contribution from Savings

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
None	14.5%	64.1%	68.1%
Of Those Reporting Any			
$1 to $200	41.5%	47.8%	42.9%
$201 to $400	14.0	17.4	14.3
$401 to $600	14.7	8.7	28.6
$601 to $1,000	11.2	8.7	14.3
$1,001 to $1,500	7.3	4.3	--
$1,501 to $2,000	3.1	4.3	--
$2,001 to $2,500	2.1	4.3	--
$2,501 to $3,000	1.3	--	--
$3,001 and above	4.9	4.3	--
Mean, Those Reporting Any	$645	$594	$343
Mean, All Respondents	$551	$213	$109

TABLE H-21

State Colleges Distribution
of Hours of Term-Time Work

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
None	33.5%	41.9%	43.5%
1 to 5	4.1	3.2	4.5
6 to 10	10.1	14.5	4.5
11 to 15	14.7	12.9	4.5
16 to 20	16.7	9.7	13.6
21 to 25	9.5	--	13.6
26 to 30	4.8	6.5	--
31 or more	6.7	11.3	13.6
Mean (in hours) Those Working At All	17.6	18.0	21.0

TABLE H-22

State College Distribution of Total
Term-Time Employment

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
None	26.8%	40.6%	40.9%
Of Those Reporting Any			
$1 to $200	12.7%	10.5%	7.7%
$201 to $400	11.8	23.7	15.4
$401 to $600	11.2	13.2	15.4
$601 to $1,000	17.6	13.2	23.1
$1,001 to $1,500	12.3	7.9	15.4
$1,501 to $2,000	9.6	5.3	--
$2,001 to $2,500	6.1	2.6	7.7
$2,501 to $3,000	5.1	2.6	--
$3,001 and above	13.4	21.0	--
Mean, Those Reporting Any	$1,297	$1,286	$1,181
Mean, All Respondents	$949	$763	$698

TABLE H-23

State College Distribution of Total Scholarships and Grants

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
None	70.2%	42.2%	54.5%
Of Those Reporting Any			
$1 to $200	34.5%	2.7%	20.0%
$201 to $400	8.7	10.8	10.0
$401 to $600	28.2	8.1	--
$601 to $1,000	18.4	27.0	20.0
$1,001 to $1,500	6.3	21.6	20.0
$1,501 to $2,000	2.4	10.8	20.0
$2,001 to $2,500	.8	8.1	10.0
$2,501 to $3,000	.3	10.8	--
$3,001 and above	.6	--	--
Mean, Those Reporting Any	$514	$1,231	$1,035
Mean, All Respondents	$153	$712	$470

TABLE H-24

State College Distribution of Total Current Borrowing

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
None	81.0%	54.7%	68.2%
Of Those Reporting Any			
$1 to $200	2.1%	6.9%	--%
$201 to $400	8.2	13.8	57.1
$401 to $600	14.8	27.6	--
$601 to $1,000	29.6	17.2	--
$1,001 to $1,500	19.3	6.9	28.6
$1,501 to $2,000	14.4	10.3	--
$2,001 to $2,500	4.5	10.3	14.3
$2,501 to $3,000	2.5	3.4	--
$3,001 and above	4.5	3.4	--
Mean, Those Reporting Any	$1,158	$1,031	$850
Mean, All Respondents	$262	$467	$270

TABLE H-25

State College Distribution of Total Long-Term Debt

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
None	70.7%	34.4%	63.6%
Of Those Reporting Any			
$1 to $499	12.8%	11.9%	37.5%
$500 to $999	19.0	26.2	12.5
$1,000 to $1,499	20.9	7.1	12.5
$1,500 to $2,499	21.9	23.8	25.0
$2,500 to $3,499	11.5	7.1	--
$3,500 to $4,499	5.3	9.5	12.5
$4,500 to $5,999	4.8	4.8	--
$6,000 to $7,499	1.9	2.4	--
$7,500 and above	1.9	7.1	--
Mean, Those Reporting Any	$1,980	$2,4	1,344
Mean, All Respondents	$579	$1,60.	$488

APPENDIX I

SUPPLEMENTARY TABLES FOR THE COMMUNITY COLLEGES

TABLE I-1

Community Colleges Distribution of Academic Program

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
Agricultural Science	.8%	--%	6.7%
Business Administration	28.6	23.6	26.7
Humanities/Social Science	23.6	27.0	--
Physical and Life Science/Mathematics	6.7	4.5	13.3
Engineering/Architecture	7.9	4.5	6.7
Education	9.6	16.9	36.7
Nursing	8.5	10.1	--
Health Professions	6.9	9.0	--
Law	3.5	3.4	13.3
Undeclared Major/Other	4.0	1.1	6.7

TABLE I-2

Community Colleges Degree Aspirations

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
Doctorate	9.3%	12.4%	6.7%
Masters	26.1	34.8	26.7
Bachelors	34.0	33.7	40.0
Associate	28.1	19.1	26.7
Non-Degree Certificate	2.5	--	--

TABLE I-3

Primary Reasons for Attending the College Where Enrolled
Community Colleges

By Sex and Division

	MALES	FEMALES	LOWER DIVISION	UPPER DIVISION
College's Academic Reputation	7.6%	5.7%	6.5%	8.1%
Parents, Friends, Counselor Advice	8.4	7.8	8.1	8.1
College's General Character	2.9	1.3	1.9	4.1
More Financial Aid Here	0.6	1.5	1.0	1.4
Can Live at Home and Commute	32.9	35.9	34.6	31.1
College's Religious Affiliation	0.5	0.2	0.3	1.4
Desired Curriculum Here	9.1	13.5	11.2	13.5
Could Best Afford this College	34.9	31.8	33.7	29.6
Only College that Admitted Me	2.9	2.3	2.6	2.7
Composition of Student Body	0.2	0.0	0.1	0.0

TABLE I-4

Primary Reasons for Attending the College Where Enrolled
Community Colleges

By Family Income

	Under $6,000	$6,000 to $8,999	$ 9,000 to $11,999	$12,000 to $14,999	$15,000 to $18,000	More than $18,000
College's Academic Reputation	6.2%	2.8%	5.7%	9.9%	7.5%	7.2%
Parents, Friends, Counselor Advice	7.7	10.4	9.9	5.9	11.7	6.4
College's General Character	2.3	0.9	1.0	1.3	2.5	4.4
More Financial Aid Here	1.1	0.0	1.4	0.7	0.8	0.4
Can Live at Home and Commute	36.9	29.2	29.8	28.9	28.3	43.0
College's Religious Affiliation	0.0	0.9		0.7	0.8	0.4
Desired Curriculum Here	11.5	13.2		12.5	8.3	12.4
Could Best Afford This College	30.0	40.6	39.7	36.2	38.3	23.1
Only College that Admitted Me	2.3	1.9	2.8	3.9	1.7	2.8
Composition of Student Body	0.0	0.0	0.0	0.0	0.8	0.0

TABLE I-5

Student Choices of Institutional Types
If Paying for an Education Were Not a Problem
Community Colleges

By Sex and Division

WOULD CHOOSE	MALES	FEMALES	LOWER DIVISION	UPPER DIVISION
Public Two-Year	15.3%	16.2%	15.3%	9.2%
Private Two-Year	1.8	1.5	1.5	3.9
Private Vo-Tech	2.7	2.1	2.5	1.3
Public Four-Year	22.6	28.5	25.0	31.6
Private Four-Year	19.7	17.9	18.4	23.7
Public University	24.9	18.6	22.8	7.9
Private University	15.0	15.2	14.5	22.4

TABLE I-6

Student Choices of Institutional Types
If Paying for an Education Were Not a Problem
Community Colleges

By Family Income

WOULD CHOOSE	Less Than $6,000	$6,000 to $8,999	$ 9,000 to $11,999	$12,000 to $14,999	$15,000 to $17,999	More Than $18,000
Public Two-Year	15.7%	11.4%	12.9%	13.2%	13.2%	18.7%
Private Two-Year	0.8	3.8	0.7	2.6	2.5	0.8
Private Vo-Tech	1.6	2.9	5.0	0.7	0.8	2.8
Public Four-Year	26.0	29.6	23.6	27.5	23.1	23.2
Private Four-Year	16.5	21.9	15.7	21.0	24.0	17.9
Public University	26.0	13.3	26.4	22.4	19.0	20.7
Private University	13.4	17.1	15.7	13.1	17.4	15.9

TABLE I-7

Community College Degree of Satisfaction

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
Completely Satisfied	22.0%	17.2%	46.7%
Satisfied	54.0	57.5	46.7
Indifferent	14.5	17.2	6.7
Unsatisfied	7.4	8.0	--
Completely Unsatisfied	2.1	--	--

TABLE I-8

Community College Distribution
Of Books and Supplies Expense

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
$1 to $200	84.5%	80.0%	93.3%
$201 to $400	12.8	16.5	6.7
$401 to $600	1.5	3.5	--
$601 to $1,000	1.0	--	--
$1,001 and above	.2	-	--
Mean	$141	$147	$113

TABLE I-9

Community College Distribution
Of Room and Board Expense

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
$1 to $200	24.7%	17.8%	20.0%
$201 to $400	11.3	6.7	--
$401 to $600	4.2	6.7	--
$601 to $1,000	14.2	13.3	40.0
$1,001 to $1,500	13.0	20.0	20.0
$1,501 to $2,000	9.2	13.3	--
$2,001 to $2,500	9.2	8.9	20.0
$2,501 to $3,000	5.4	8.9	--
$3,001 and above	8.8	4.4	--
Mean	[illegible]	$1,261	$1,040

TABLE I-10

Community College Distribution
of Room and Board Expense

By Dependency Status

	DEPENDENT SINGLE AT HOME	DEPENDENT SINGLE AWAY	INDEPENDENT SINGLE	INDEPENDENT MARRIED
$1 to $200	46.2%	11.7%	3.1%	2.9%
$201 to $400	10.0	15.0	9.4	2.9
$401 to $600	6.9	6.7	9.4	--
$601 to $1,000	20.0	20.0	12.5	4.4
$1,001 to $1,500	11.5	18.3	21.9	16.2
$1,501 to $2,000	3.1	11.7	18.8	10.3
$2,001 to $2,500	.8	10.0	6.3	22.1
$2,501 to $3,000	.8	5.0	9.4	17.6
$3,001 and above	.8	1.7	9.4	23.5
Mean	$534	$1,104	$1,506	$2,235

TABLE I-11

Community College Distribution
Of Transportation Expense

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
$1 to $200	30.6%	39.5%	69.2%
$201 to $400	26.7	27.4	23.1
$401 to $600	13.0	9.5	--
$601 to $1,000	6.7	2.4	7.7
$1,001 to $1,500	2.4	1.2	--
$1,501 and above	.6	--	--
Mean	$290	$223	$200

TABLE I-12

Community College Distribution of Clothing,
Recreation, and Incidentals Expense

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
$1 to $200	33.4%	34.5%	53.8%
$201 to $400	[illegible]	20.2	15.4
$401 to $600	[illegible]	23.8	--
$601 to $1,000	8.6	11.9	15.4
$1,001 to $1,500	2.9	8.3.	7.7
$1,501 to $2,000	1.4	--	7.7
$2,001 to $2,500	.4	1.2	--
$2,501 to $3,000	.3	--	--
$3,001 and above	.6	--	--
Mean	$369	$441	$454

TABLE I-13

Community College Distribution of Clothing, Recreational, and Incidentals Expense

By Dependency Status

	DEPENDENT SINGLE NOT HOME	SINGLE AWAY	INDEPENDENT SINGLE	INDEPENDENT MARRIED
$1 to $200	4[illegible]	30.8%	15.4%	30.3%
$201 to $400	[illegible].0	33.3	23.1	30.3
$401 to $600	1[illegible].2	24.4	28.2	16.0
$601 to $1,000	7.7	7.7	12.8	11.8
$1,001 to $1,500	2.4	2.6	10.3	7.6
$1,501 to $2,000	1.4	--	7.7	1.7
$2,001 to $2,500	.3	1.3	--	.8
$2,501 to $3,000	.[illegible]	--	--	--
$3,001 and above	.5	--	2.6	1.7
Mean	$[illegible]58	$375	$681	$497

TABLE I-14

Community College Type of Housing

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
Parents or Relatives	75.9%	45.9%	66.6%
On-Campus	3.1	--	6.7
Off-Campus	21.0	54.1	26.7

TABLE I-15

Community Colleges Distribution of Parental Income

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
Under $3,000	5.3%	30.1%	15.4%
$3,000 to $5,999	5.3	18.1	7.7
$6,000 to $7,499	4.1	16.9	15.4
$7,500 to $8,999	6.3	4.8	15.4
$9,000 to $11,999	16.3	13.3	7.7
$12,000 to $14,999	18.1	10.8	--
$15,000 to $17,999	14.6	1.2	7.7
$18,000 to $20,999	10.0	1.2	
$21,000 to $24,999	9.4	3.6	7.4
$25,000 and above	11.0	--	15.4
Mean	$15,055	$6,922	$13,1[illegible]

TABLE I-16

Community College Distribution
Of Student-Reported Parental Contribution

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
None	38.5%	73.6%	77.3%
$1 to $200	17.3	5.9	11.3
$201 to $400	10.9	5.7	--
$401 to $600	10.3	5.7	6.7
$601 to $1,000	10.6	4.6	6.7
$1,001 to $1,500	4.9	--	--
$1,501 to $2,000	2.1	1.1	--
$2,001 to $2,500	1.0	1.1	--
$2,501 to $3,000	1.2	--	--
$3,001 and above	3.3	1.1	--
Mean	$453	$176	$100

TABLE I-17

Community Colleges Distribution of CSS
Calculated Parental Contributions

by Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
None	21.7%	66.0%	60.0%
$1 to $200	7.7	8.0	10.0
$201 to $400	5.7	2.0	--
$401 to $600	9.9	6.0	--
$601 to $1,000	10.5	4.0	--
$1,001 to $1,500	17.3	8.0	10.0
$1,501 to $2,000	9.6	--	10.0
$2,001 to $2,500	3.0	--	--
$2,501 to $3,000	5.8	--	1.0
$3,001 and above	10.8	6.0	--
Mean	$1,140	$386	$585

TABLE I-18

Community Colleges Distribution of Summer Earnings

By Racial/Ethnic Group
TABLE

	WHITE	BLACK	PUERTO RICAN
None	20.2%	43.8%	46.7%
Of Those Reporting Any			
$1 to $200	6.6%	16.0%	25.1%
$201 to $400	12.0	18.0	--
$401 to $600	17.7	24.0	25.0
$601 to $1,000	20.1	14.0	12.5
$1,001 to $1,500	15.2	8.0	12.5
$1,501 to $2,000	9.9	8.0	--
$2,001 to $2,500	4.5	--	25.0
$2,501 to $3,000	4.8	6.0	--
$3,001 and above	9.3	6.0	--
Mean, Those Reporting Any	$1,189	$902	$969
Mean, All Respondents	$949	$507	$517

TABLE I-19

Community Colleges Distribution
Of Contribution from Savings

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
None	46.3%	79.8%	66.7%
Of Those Reporting Any			
$1 to $200	32.6%	55.6%	--%
$201 to $400	18.1	27.8	40.0
$401 to $600	18.3	11.1	20.0
$601 to $1,000	10.3	5.6	20.0
$1,001 to $1,500	7.4	--	--
$1,501 to $2,000	4.2	--	--
$2,001 to $2,500	1.3	--	--
$2,501 to $3,000	2.0	--	--
$3,001 and above	5.8	--	20.0
Mean, Those Reporting Any	$715	$239	$1,080
Mean, All Respondents	$384	$48	$360

TABLE I-20

Community Colleges Distribution
Of Hours of Term-Time Work

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
None	32.3%	59.6%	60.0%
1 to 5	3.6	5.6	13.3
6 to 10	7.0	7.9	6.7
11 to 15	12.3	5.6	13.3
16 to 20	17.5	5.6	--
21 to 25	10.7	1.1	6.7
26 to 30	6.6	1.1	--
31 or more	10.0	13.5	--
Mean (in hours) Those Working At All	19.5	19.4	10.5

TABLE I-21

Community Colleges Distribution of Total
Term-Time Employment

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
None	28.6%	44.9%	60.0%
Of Those Reporting Any			
$1 to $200	12.3%	20.4%	16.7%
$201 to $400	11.1	18.4	50.0
$401 to $600	12.9	14.3	--
$601 to $1,000	17.8	6.1	33.3
$1,001 to $1,500	14.9	12.2	--
$1,501 to $2,000	6.4	6.1	--
$2,001 to $2,500	6.0	--	--
$2,501 to $3,000	5.0	4.1	--
$3,001 and above	15.4	18.4	--
Mean, Those Reporting Any	$1,330	$1,165	$433
Mean, All Respondents	$949	$642	$173

TABLE I-22

Community Colleges Distribution of Total
Scholarships and Grants

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
None	79.5%	34.8%	33.3%
Of Those Reporting Any			
$1 to $200	14.6%	8.6%	--%
$201 to $400	24.6	13.8	10.0
$401 to $600	28.1	12.1	20.0
$601 to $1,000	19.9	29.3	50.0
$1,001 to $1,500	4.1	13.8	10.0
$1,501 to $2,000	3.5	13.8	10.0
$2,001 to $2,500	1.2	3.4	--
$2,501 to $3,000	.6	--	--
$3,001 and above	3.5	5.1	--
Mean, Those Reporting Any	$674	$1,022	$830
Mean, All Respondents	$138	$666	$553

TABLE I-23

Community College Distribution
Of Total Current Borrowing

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
None	88.6%	84.3%	93.3%
Of Those Reporting Any			
$1 to $200	11.6%	35.7%	N/A
$201 to $400	12.6	14.3	
$401 to $600	16.8	14.3	
$601 to $1,000	17.9	--	
$1,001 to $1,500	14.7	14.3	
$1,501 to $2,000	12.6	7.1	
$2,001 to $2,500	4.2	7.1	
$2,501 to $3,000	3.2	7.1	
$3,001 and above	6.5	--	
Mean, Those Reporting Any	$1,101	$811	
Mean, All Respondents	$125	$127	

APPENDIX J

SUPPLEMENTARY TABLES FOR THE INDEPENDENT COLLEGES

TABLE J-1

Independent Colleges Distribution of Academic Program

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
Agricultural Science	.2%	--%	--%
Business Administration	27.1	21.1	26.7
Humanities/Social Science	31.4	47.4	33.5
Physical and Life Science/ Mathematics	11.6	7.9	6.7
Engineering/Architecture	7.6	--	6.7
Education	13.8	10.5	26.7
Nursing	2.6	2.6	--
Health Professions	4.4	10.5	--
Law	.8	--	--
Undeclared Major/Other	.6	--	--

TABLE J-2

Independent Colleges Distribution of Class Level

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
Freshman	22.4%	35.9%	26.7%
Sophomore	24.6	30.8	13.3
Junior	26.2	25.6	40.0
Senior	25.7	7.7	20.0
5th Year Undergraduate	1.0	--	--

TABLE J-3

Independent Colleges Degree Aspirations

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
Doctorate	22.2%	35.9%	20.0%
Masters	40.5	35.9	40.0
Bachelors	35.0	28.2	33.3
Associate	1.8	--	6.7
Non-Degree Certificate	.6	--	--

TABLE J-4

Primary Reasons for Attending the College Where Enrolled

Independent Colleges by Sex and Division

	MALE	FEMALE	LOWER DIVISION	UPPER DIVISION
College's Academic Reputation	32.6%	24.6%	32.2%	26.8%
Parents, Friends, Counselors Advice	9.3	9.4	9.0	9.7
College's General Character	8.0	11.8	10.0	9.1
More Financial Aid Here	7.4	7.5	8.0	6.9
Can Live at Home and Commute	18.4	18.1	13.5	22.5
College's Religious Affiliation	3.0	1.0	2.9	1.5
Desired Curriculum Here	15.5	23.1	19.9	17.6
Could Best Afford This College	2.5	1.4	1.4	2.6
Only College That Admitted Me	2.8	1.9	2.5	2.4
Composition of Student Body	0.5	1.2	0.6	0.9

TABLE J-5

Primary Reasons for Attending the College Where Enrolled

Independent Colleges by Family Income

	Under $6,000	$6,000 to $8,999	$9,000 to $11,999	$12,000 to $14,999	$15,000 to $18,000	More than $18,000
College's Academic Reputation	17.6%	25.7%	23.9%	24.1%	30.7%	36.0%
Parents, Friends, Counselor Advice	5.9	10.0	7.6	8.0	10.9	11.0
College's General Character	4.7	4.3	1.1	10.9	5.9	12.2
More Financial Aid Here	11.8	14.3	14.2	11.7	7.9	3.3
Can Live at Home and Commute	29.4	22.9	14.2	18.2	20.8	15.0
College's Religious Affiliation	1.2	4.3	6.5	2.2	2.0	1.0
Desired Curriculum Here	22.4	17.1	21.7	19.0	17.8	17.1
Could Best Afford This College	2.3	1.4	4.3	1.6	2.0	1.5
Only College That Admitted Me	4.7	0.0	6.5	3.6	2.0	1.5
Composition of Student Body	0.0	0.0	0.0	0.7	0.0	1.4

TABLE J-6

Student Choices of Institutional Types
If Paying For an Education Were Not a Problem
Independent Colleges

by Sex and Division

WOULD CHOOSE	MALES	FEMALES	LOWER DIVISION	UPPER DIVISION
Public Two-Year	1.5%	0.7%	0.8%	1.5%
Private Two-Year	0.3	2.0	1.9	0.2
Private Vo-Tech	0.5	0.7	1.3	0.0
Public Four-Year	4.8	5.9	6.1	4.5
Private Four-Year	40.2	41.0	42.8	38.5
Public University	8.1	5.9	6.7	7.6
Private University	44.6	43.8	40.4	47.7

TABLE J-7

Student Choices of Institutional Types
If Paying For an Education Were Not a Problem
Independent Colleges

by Family Income

	UNDER $6,000	$6,000 to $8,999	$9,000 to $11,999	$12,000 to $14,999	$15,000 to $18,000	MORE THAN $18,000
Public Two-Year	1.2%	1.4%	3.2%	0.7%	1.0%	1.0%
Private Two-Year	1.2	0.0	3.2	2.2	0.0	0.4
Private Vo-Tech	1.2	0.0	2.2	0.7	0.0	0.2
Public Four-Year	6.0	2.9	5.4	6.5	8.1	3.9
Private Four-Year	42.8	41.4	37.6	39.9	35.4	41.6
Public University	8.3	14.3	7.5	6.5	5.1	6.6
Private University	39.3	40.0	40.9	43.5	50.4	46.3

TABLE J-8

Independent Colleges Degree of Satisfaction

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
Completely Satisfied	20.1%	13.2%	13.3%
Satisfied	54.9	55.3	53.3
Indifferent	11.1	18.4	20.0
Unsatisfied	11.3	10.5	13.3
Completely Unsatisfied	2.6	2.6	--

TABLE J-9

Independent Colleges Distribution of Books and Supplies Expense

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
$1 to 200	71.4%	66.7%	71.4%
$201 to $400	24.9	30.8	14.3
$401 to $600	2.7	--	14.3
$601 to $1,000	.8	2.6	--
$1,001 and Above	.1	--	--
Mean	$168	$180	$186

TABLE J-10

Independent Colleges Distribution of Room & Board Expense

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
$1 to $200	2.7%	--%	8.3%
$201 to $400	3.0	--	8.3
$401 to $600	4.7	--	--
$601 to $1,000	20.8	20.7	16.7
$1,001 to $1,500	30.0	41.4	33.3
$1,501 to $2,000	24.8	24.1	16.7
$2,001 to $2,500	8.1	3.4	8.3
$2,501 to $3,000	3.0	3.4	8.3
$3,001 and Above	2.9	6.9	--
Mean	$1,377	$1,519	$1,292

TABLE J-11

Independent Colleges Distribution of Room & Board Expense

By Dependency Status

	DEPENDENT		INDEPENDENT	
	AT HOME	AWAY	SINGLE	MARRIED
$1 to $200	17.2%	1.6%	4.3%	--%
$201 to $400	12.5	1.9	--	--
$401 to $600	10.9	3.7	4.3	--
$601 to $1,000	25.0	19.6	34.8	12.5
$1,001 to $1,500	17.2	32.6	34.8	4.2
$1,501 to $2,000	7.8	28.3	17.4	20.8
$2,001 to $2,500	3.1	8.7	4.3	4.2
$2,501 to $3,000	--	2.7	--	20.8
$3,000 and Above	6.3	1.0	--	37.5
Mean	$950	$1,388	$1,141	$2,496

TABLE J-12

Independent College Distribution of Transportation Expense

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
$1 to $200	58.7%	60.0%	69.2%
$201 to $400	22.3	22.9	23.1
$401 to $600	11.7	11.4	--
$601 to $1,000	5.7	5.7	7.7
$1,001 to $1,500	1.2	--	--
$1,501 and Above	.5	--	--
Mean	$253	$231	$200

TABLE J-13

Independent College Distribution of
Clothing, Recreation and Incidentals Expense

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
$1 to $200	31.9%	38.5%	35.7%
$201 to $400	31.6	28.2	28.6
$401 to $600	17.4	17.9	14.3
$601 to $1,000	13.0	10.3	7.1
$1,001 to $1,500	3.6	5.1	--
$1,501 to $2,000	1.2	--	7.1
$2,001 to $2,500	.3	--	7.1
$2,501 to $3,000	.4	--	--
$3,001 and Above	.6	--	--
Mean	$424	$359	$536

TABLE J-14

Independent College Distribution of
Clothing, Recreation & Incidentals Expense

By Dependency Status

	DEPENDENT		INDEPENDENT	
	AT HOME	AWAY	SINGLE	MARRIED
$1 to $200	32.9%	32.9%	37.0%	26.8%
$201 to $400	28.9	34.2	29.6	24.4
$401 to $600	19.7	16.1	11.1	22.0
$601 to $1,000	12.9	11.7	14.8	7.3
$1,001 to $1,500	2.8	3.6	--	4.9
$1,501 to $2,000	1.5	.5	3.7	4.9
$2,001 to $2,500	.3	.5	--	--
$2,501 to $3,000	.3	.3	3.7	--
$3,001 and Above	.6	.2	--	9.8
Mean	$420	$389	$467	$756

TABLE J-15

Independent Colleges Type of Housing

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
Parents or Relatives	32.7%	15.4%	33.3%
On-Campus	56.1	64.1	66.7
Off-Campus	11.2	20.5	--

TABLE J-16

Independent Colleges Distribution of Parental Incomes

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
Under $3,000	2.1%	21.6%	20.0%
$3,000 to $5,999	4.8	10.8	13.3
$6,000 to $7,499	2.3	2.7	13.3
$7,500 to $8,999	3.8	8.1	6.7
$9,000 to $11,999	9.4	5.4	13.3
$12,000 to $14,999	14.3	13.5	6.7
$15,000 to $17,999	11.0	18.9	6.7
$18,000 to $20,999	11.4	2.7	6.7
$21,000 to $24,999	11.4	8.1	--
$25,000 and Above	29.6	8.1	13.3
Mean	$19,170	$12,000	$11,050

TABLE J-17

Independent Colleges Distribution of
Student-Reported Parental Contribution

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
None	14.6%	34.2%	46.7%
$1 to $200	8.0	21.1	6.7
$201 to $400	6.7	2.6	6.7
$401 to $600	5.4	7.9	6.7
$601 to $1,000	8.9	--	6.7
$1,001 to $1,500	7.4	2.6	6.7
$1,501 to $2,000	4.8	5.3	--
$2,001 to $2,500	7.0	5.3	--
$2,501 to $3,000	8.1	7.9	--
$3,001 and Above	29.0	13.2	20.0
Mean	$1,700	$990	$897

TABLE J-18

Independent Colleges Distribution of
C.S.S. Calculated Parental Contribution

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
None	14.0%	39.3%	61.5%
$1 to $200	3.7	3.6	7.7
$201 to $400	2.2	--	--
$401 to $600	7.8	7.1	--
$601 to $1,000	9.5	7.1	7.7
$1,001 to $1,500	12.6	14.3	--
$1,501 to $2,000	11.9	7.1	--
$2,001 to $2,500	8.5	7.1	--
$2,501 to $3,000	7.9	7.1	15.4
$3,001 and Above	22.0	7.1	7.7
Mean	$1,669	$1,007	$762

TABLE J-19

Independent College Distribution of Summer Earnings

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
None	13.4%	20.5%	33.3%
Of Those Reporting Any			
$1 to 200	5.5%	12.9%	10.0%
$201 to $400	8.8	16.1	10.0
$401 to $600	13.3	16.1	10.0
$601 to $1,000	27.0	16.1	40.0
$1,001 to $1,500	22.3	19.4	20.0
$1,501 to $2,000	10.5	6.5	10.0
$2,001 to $2,500	5.6	6.5	--
$2,501 to $3,000	3.1	--	--
$3,001 and Above	3.8	6.5	--
Mean, Those Reporting Any	$1,116	$981	$835
Mean, All Respondents	$966	$779	$557

TABLE J-20

Independent College Distribution of Contribution from Savings

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
None	42.8%	59.0%	53.3%
Of Those Reporting Any			
$1 to $200	34.0%	56.3%	42.9%
$201 to $400	15.7	12.5	28.6
$401 to $600	13.6	12.5	--
$601 to $1,000	13.9	6.3	--
$1,001 to $1,500	8.1	12.5	--
$1,501 to $2,000	3.3	--	--
$2,001 to $2,500	2.4	--	28.6
$2,501 to $3,000	2.0	--	--
$3,001 and Above	7.1	--	--
Mean, Those Reporting Any	$774	$363	$771
Mean, All Respondents	$442	$149	$360

TABLE J-21

Independent College Distribution of Hours of Term-Time Work

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
None	43.2%	53.8%	33.3%
1 - 5	12.3	7.7	13.3
6 - 10	12.9	10.3	20.0
11 - 15	11.5	5.1	20.0
16 - 20	9.7	2.6	13.3
21 - 25	4.5	15.4	--
26 - 30	3.1	--	--
31 or more	2.8	5.1	--
Mean (in Hours) Those Working At All	13.2	16.3	10.5

TABLE J-22

Independent Colleges Distribution of Total Term-Time Employment

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
None	54.9%	41.0%	36.4%
Of Those Reporting Any			
$1 to $200	21.1%	17.4%	27.3%
$201 to $400	13.5	13.0	18.2
$401 to $600	16.3	30.4	9.1
$601 to $1,000	16.8	--	27.3
$1,001 to $1,500	10.2	13.0	9.1
$1,501 to $2,000	7.6	13.0	--
$2,001 to $2,500	4.6	--	9.1
$2,501 to $3,000	3.5	4.3	--
$3,001 and Above	6.4	8.7	--
Mean, Those Reporting Any	$945	$1,002	$664
Mean, All Respondents	$616	$591	$487

TABLE J-23

Independent College Distribution
of Total Scholarships & Grants

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
None	59.5%	28.2%	20.0%
Of Those Reporting Any			
$1 to $200	5.9%	--%	8.3%
$201 to $400	8.2	--	--
$401 to $600	9.9	3.6	8.3
$601 to $1,000	20.7	7.1	--
$1,001 to $1,500	18.6	3.6	8.3
$1,501 to $2,000	15.1	14.3	25.0
$2,001 to $2,500	11.2	28.6	16.7
$2,501 to $3,000	4.1	10.7	8.3
$3,001 and Above	6.3	21.5	16.7
Mean, Those Reporting Any	$1,337	$2,548	$2,258
Mean, All Respondents	$542	$1,829	$1,807

TABLE J-24

Independent College Distribution of Total Current Borrowing

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
None	65.1%	35.9%	60.0%
Of Those Reporting Any			
$1 to $200	2.4%	4.0%	--%
$201 to $400	4.5	8.0	--
$401 to $600	10.1	12.0	--
$601 to $1,000	26.4	44.0	50.0
$1,001 to $1,500	23.7	12.0	33.3
$1,501 to $2,000	14.8	16.0	--
$2,001 to $2,500	9.8	--	--
$2,501 to $3,000	2.7	4.0	--
$3,001 and Above	5.7	--	16.7
Mean, Those Reporting Any	$1,350	$980	$1,608
Mean, All Respondents	$471	$628	$643

TABLE J-25

Independent College Distribution of Total Long-Term Debt

By Racial/Ethnic Group

	WHITE	BLACK	PUERTO RICAN
None	59.6%	30.8%	53.3%
Of Those Reporting Any			
$1 - $499	7.4%	7.4%	--%
$500 - $999	11.8	22.2	14.3
$1,000 - $1,499	15.1	7.4	--
$1,500 - $2,499	27.1	25.9	14.3
$2,500 - $3,499	16.1	18.5	42.9
$3,500 - $4,499	8.2	3.7	14.3
$4,500 - $5,999	6.6	11.1	14.3
$6,000 - $7,499	4.3	3.7	--
$7,500 and Above	3.3	--	--
Mean, Those Reporting Any	$2,590	$2,333	$3,000
Mean, All Respondents	$1,048	$1,615	$1,400